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Author:
MacGregor, Theodore Douglas
Title:
Two thousand points for financial advertising
Place:
New York
Date:
[1912]

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2000 POINTS FOR FINANCIAL ADVERTISING

By T. D. MacGREGOR

D253.5 M17

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TWO THOUSAND POINTS FOR FINANCIAL ADVERTISING

BY

T. D. MacGREGOR

Author of "PUSHING YOUR BUSINESS"

THE BANKERS PUBLISHING CO.
253 Broadway, New York

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The Bankers Publishing Company

12-14985

Business
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Introduction

THE purpose of this book is to provide a handy compendium of ideas and phrases suitable for use in the preparation of financial advertising matter—whether newspaper or magazine advertisements, booklets, circulars or "form" letters. It is meant to be a companion book to the author's "Pushing Your Business," which is more of a text-book on this subject.

The points brought out in the various chapters are largely such as have been used by the author in his long experience as a planner and writer of financial advertising.

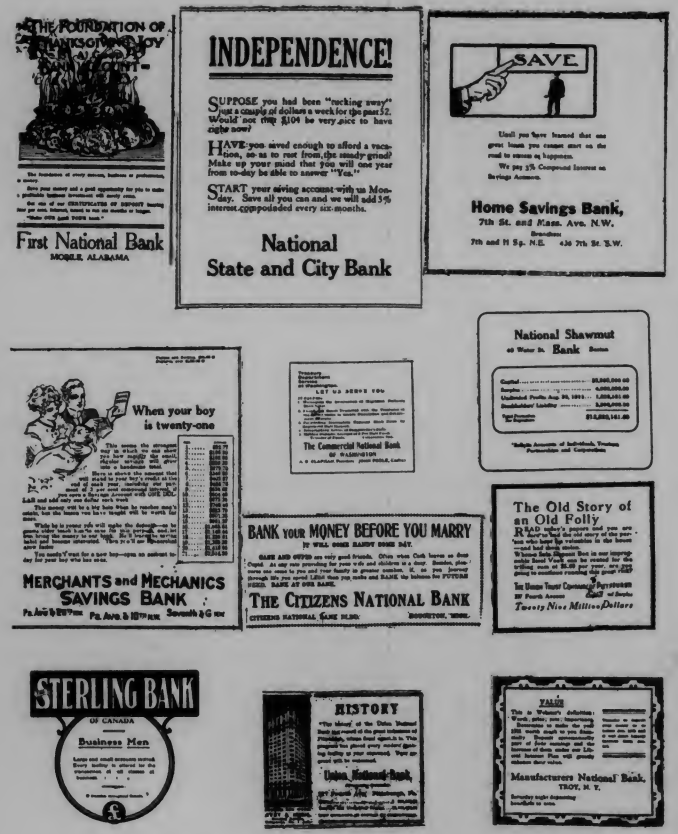
It is scarcely necessary to explain how the book can be used, as that will readily suggest itself to the reader who has any occasion whatever to use the printed or typewritten page as a means of soliciting business.

One way that may not occur to the reader without suggestion, however, is to use the volume as a "paragraph book" in dictating letters in the regular course of business. For this purpose, it will save time and secure more effective letters than might otherwise be the case.

In the author's earlier work, "Pushing Your Business," are to be found detailed suggestions as to the preparation of copy and the choice of mediums for financial advertising. In this place there is only space to recapitulate briefly some of the salient points which enter into successful financial advertising.

COPY should be strong, truthful, interesting, clear, concise, informative, and attractively set up. It should not be formal, stilted, verbose or heavy. The creator of the advertisement should aim first to make the announcement so attractive that it will be seen, and, secondly, so convincing that it will inspire prompt and favorable action on the part of the reader. A uniform style of typographical set-up should be adopted, including a trade-mark emblem if possible, but the copy should be changed with each insertion, thus combining fresh interest with cumulative value.

MEDIUMS—There are many mediums which the financial advertiser can advantageously use—newspapers, magazines, booklets, calendars, circulars, form letters, novelties, street cars and billboards. Unquestionably the most valuable medium for the average bank or investment house is the daily newspaper. But all mediums



No. 1. Some Bank Ads.—Mostly Good Ones.

have strong points in their favor and the advertiser ought to investigate each of them thoroughly.

INSERTIONS—A regular annual appropriation for advertising should be made, and the object should be to secure as frequent insertions of a fair-sized advertisement as possible with that appropriation. If you can afford to pay for "position" in the newspaper ("top next," "top surrounded," etc.,) so much the better. Figure it all out in advance with the aid of the newspaper's advertising rate card. Be sure that you see proofs of each advertisement before it is inserted, and insist on good set up. Show the publisher you know what you want, and then you are quite likely to get it.

And above all things, be consistent, insistent and persistent in your advertising.

The points mentioned are well brought out in the groups of bank advertisements reproduced herewith, and the author's comments thereon, which appeared originally in the Banking Publicity Department of "The Bankers Magazine."

ILLUSTRATION NO. 1.

FIRST NATIONAL—A quite timely advertisement to use in November. The illustration is a very cheering one and brings home the Thanksgiving lesson that money makes the turkey roast as well as it makes the mare go.

NATIONAL STATE AND CITY--Next is a fourth of July ad., which makes a clever appeal to the man whose thoughts are turning vacationward. A well displayed advertisement.

HOME SAVINGS—Emerson said, "Concentration is the secret of strength." Here is a concentrated and therefore a strong ad. The wayfaring man, though a fool, need not err in seeing the point of this advertisement. The "SAVE" is almost as startling a portent as the "In Hoc Signo Vinces," which tradition says flashed in the sky for the Emperor Constantine and directed his future course.

MERCHANTS AND MECHANICS SAVINGS—This "gets right down to brass tacks" and shows just what systematic saving will do when carried on over a period of years by means of a savings account. It likewise makes a strong appeal to parental affection.

COMMERCIAL NATIONAL—A special ad. of special service. It ought to pull business from banks needing that kind of service.

NATIONAL SHAWMUT—A very symmetrical advertisement containing some strong figures. It suggests the question, however, if the $12,828,161.69 is really the *total* protection for depositors. Is not the collateral held against the bank's loans also to be considered in the light of protection to depositors?

No. 2. Long Ads. and Short Ads.

CITIZENS NATIONAL BANK—It is a safe bet that a married man wrote this ad. He has proved in his own experience the folly of the statement that "two can live as cheaply as one." But "Bank at our bank" is not enough. Please explain why your bank should be chosen. That is, give some reasons for choosing the Citizens National in preference to other institutions.

UNION TRUST COMPANY—Nothing to say about this except that it is short and to the point.

STERLING BANK—Good display, but some ambiguity in the text. Probably it is all classes of *banking* business that is meant, although it is not said.

UNION NATIONAL—Blowing the horn a little, but we guess it is justifiable in an institution with surplus and profits over eight times its capital.

MANUFACTURERS NATIONAL—This is a good idea. Take the dictionary and go down through and pick out definitions that may apply to your bank, although a closer connection than is brought out in this advertisement would be desirable.

ILLUSTRATION NO. 2.

CITIZEN'S CENTRAL AND MANHATTAN TRUST—Illustrating what advertisers would call "bully" position. It is "top surrounded," and on the front page at that. Notice the specially good position the Citizens ad. got—right next to a news story on national banks. The typography is good, too, but it is sad to reflect, however, that these very valuable spaces were used for nothing better than the most formal and stereotyped form of bank advertisement.

ROCKVILLE CENTRE—We rather think this bank has "put one over" on its metropolitan contemporaries just referred to as far as getting some real human interest and convincing argument into its advertisement is concerned. The big banks have nothing on the smaller one in set-up either. The padlocks make a pretty border and convey some idea of security, but the outline of a steel vault door would be better for a bank. A padlock might bother a chicken thief, but not a yeggman.

NORTHERN TRUST CO. BANK—We can't see where there is anything to criticise in this advertisement. We admire the courage of these Chicago banks in using such large space. This ad. was 115 lines by two columns, and we venture to say that it dominated the page on which it appeared.

FARMERS LOAN AND TRUST AND FIRST NATIONAL BANK—Too much matter and too fine type. If you feel that you must adopt the essay style of copy it is better to do the way the First National Bank of Montgomery does in the next ad. It is tiresome for the eye to follow across a long line of type, especially if it is small. It is better to use larger type and narrower column measure. The First National has followed Arthur Brisbane and William C. Freeman in the liberal use of caps for emphasis.

CHARTIERS TRUST—The connection between a bank account and a flying machine is not apparent at first sight, although occasionally there

is a high flyer in the banking field. This ad. is a hodge-podge. That is the best we can say for it. We commend to the person responsible for it that line in his own copy, "Read! Reflect! Resolve!" Let him *read* some good book on advertising, *reflect* on the fundamental principles it lays down and *resolve* never again to perpetrate upon a confiding public anything like this "advertisement."

UNION SAVINGS—The writer of this headline has summoned "apt alliteration's artful aid," but "wallowing" in wealth does not strike us as a suitable metaphor to use in a savings advertisement. A pig wallows. The term cannot be applied to a human being in any desirable sense. How much more sensible and to the point is that illustration used in the Northern Trust Company Bank advertisement above, or how much better it would be to represent a happy old age free from want, a man owning his own home, a boy going to college, or a score of other ideas with some sweetness and light in them!

UNITED NATIONAL—A couple of specimens from a series of "bullseye" advertisements prepared for this bank by the Publicity Department of the Bankers Publishing Company.

FEDERAL TRUST—Rather conventional copy and nothing new about the design. The trade-mark emblem of this institution is good, but wherein lies the appropriateness of using Egyptian architecture in the design for a modern trust company advertisement?

While this book is copyrighted, it is not the intention of the publishers to prevent any financial or investment institution from using in its own advertising any of the points it contains. In fact, the purpose of the book is to furnish such advertisers with ideas and phrases for use in preparing their own advertising matter. The copyright is meant solely to protect the contents of this book from being sold again by unauthorized persons.

T. D. MacGREGOR.

New York, March, 1912.

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CHAPTER I

Savings Bank Advertising

BUILD up a fund for the future, to be prepared for its opportunities and emergencies—possibly for its actual necessities.

RESOLVE to set aside part of your income every week and deposit it in a savings account, where it will be safe and earning interest for you.

AFTER a year of practising common-sense thrift you won't know the difference as far as the comfort and pleasure you have had is concerned, but you will see the difference from your old way of living in the matter of your substantial resources.

SYSTEMATIC saving is the life plan of countless thousands of persons who have worked out their own economic salvation.

THIS bank takes care of your savings, pays you good interest on the money, and when you get ready to invest your surplus, we stand ready to give you unprejudiced advice as to how to put it out to the best advantage.

THE difference between the successful man and the failure in financial matters is usually the fact that one is systematically thrifty of his energy, his time and his money, while the other is not.

THESE are sure rules for success—work hard and honestly, save part of your income regularly, and deposit your savings in a strong bank, where they will work for you constantly and profitably.

WITHOUT contentment and an easy mind, no man is really happy or successful in his work. Save some of your money as a prudent man ought to, and it will make the future bright before you, instead of gloomy.

HENRY DEXTER, a successful New York merchant, said: "Make it the rule and practice of your life to set aside and save a part of every dollar you earn or receive." It will pay any person,

whether wage-earner, salaried person or business man, to follow this advice. Does not your own common sense approve of the plan?

SOME of the foremost men in every walk of life have gone on record as to the great benefits of systematic thrift—Washington, Lincoln, Gladstone, Bismarck, Roosevelt, Carnegie, Wanamaker, Rockefeller, Hill, and scores of others of equal prominence and successful attainments, have preached and practised industry and thrift.

RIGHT in this community, inquire, look around you, and you will find that the practice of thrift, directly or indirectly, has been the prime cause of the success of a great many of those who have reached the goal of affluence.

REAL estate options, sales, mortgages, rentals—these all mean profit to someone, but never to the man who has no money saved.

THE cost of high living is as important a question for the American people to consider as the high cost of living. It behooves us to stop and consider in these times the wisdom of old-fashioned thrift.

THIS bank stands in this community as a perpetual reminder of the importance of stemming the tide of present-day extravagance by having an anchor to windward in the shape of a savings bank account.

"CONCENTRATION is the secret of strength," said Emerson. A man of only average ability, with concentration, can accomplish more than a man of unusual talents who lacks that power. When a man is extravagant he permits his mind to be distracted from the really important things in life.

IF you have a good-sized surplus in a savings account the interest it earns will materially help you to meet your expenses. If your account is small there is all the more reason for you to make it grow.

BUSINESS houses want their employes to save money, and are anxious to promote those who can manage their own incomes wisely.

ONE of the very greatest aids to thrift is an interest-earning savings bank account, because it makes you systematic and provides you with an incentive to save.

ONE of the best ways to get out and keep out of a rut is to have some fixed object to work for. Save money for some definite, worthy object and you will find it is comparatively easy, while without such an aim it is hard. Try the savings bank account method of getting ahead in the world.

THE anticipation of a future competence takes away the sting of present toil and self-sacrifice. If you have a vision of what you want to have or be, work and save now and you can accomplish it.

ARE you looking far enough ahead to be willing to do without some things now for the sake of having them with interest later on?

SOMETIMES it requires unusual courage to say: "I can't afford it," but having that courage brings its own reward. There are countless men and women throughout the country who are thankful they early learned that lesson.

HAVING a savings bank account is one of the best possible incentives to saving. If you have one started, keep it up. If you have not opened one, come into this bank at your earliest convenience and find out about it.

PUT something into the bank every week, even if the amount is small. You will find that such regular savings accumulate rapidly and the money thus saved will come in very handy some time when you need it worse than you do now.

IT is the strong and confident man that gets ahead, and nothing gives one greater confidence than to have money in the bank.

WITH money saved and in the bank you will not be afraid or unable to take advantage of opportunities when they come to you, nor will the future look dark before you, because the fear of dependence will have been removed.

IT takes at least two to make household economy a practical thing. The question of money need not cause domestic trouble if family finance is put on a fair basis of co-operation on the part of all concerned.

EVERY surplus dollar not actually hidden away is earning money for somebody. Ask yourself seriously now, "Have I any surplus money working for me?"

MONEY saved from your earnings is insurance against failure because the cash is a very handy thing for an emergency or opportunity. Then there's the stiffening of the moral backbone and the development of the judgment which are sure to come with the practice of thrift.

THOSE who have habits of industry and wise economy are the only really happy persons. Industry and thrift are surely rewarded. The bank adds a stimulus to saving by the addition of interest year after year.

THE value of saving with an object in view is proved by the success of the many thrifty persons—especially those on wages or salary—who acquire ownership of their own homes on the monthly payment plan. You can save if you have to save.

THE success of your children to a large extent will depend upon the start you give them when they are young. It is not the amount of money you leave them so much as it is the kind of habits they learn from you. Are you teaching them to save money?

THE thrift habit has been at the root of most business successes. Are you going to give your children a start and encouragement along this line?

THE dollar a child saves out of his own pocket money, if placed in the savings bank, where he can see it grow, means more than just a little money saved up. It will mean the firm establishment, early in life, of the habit of thrift, which will mean a great deal all through his career.

SAVINGS banks deal largely with women, not only because the men are busy during the regular banking hours, but because, as a rule, the women are the "saving element" in the family.

PUT a limit on your spending and hand the rest over to your wife. Let her run the house and start a savings account in this reliable institution, which has helped so many thrifty persons in this community.

MONEY is a hard worker if you give it a chance. Save as much of it as you can, without being miserly or doing without things that you or your family ought to have. Then put it into this strong bank, where it will be safe and busy earning interest for you.

THE tendency sometimes is to give up attempts to save money when it seems hard to accomplish the result. Save five per cent. of your income if you cannot do any better, but save something, and let this bank help you with — per cent. compound interest.

WITH your surplus money in a savings bank you can always get it when you want it, and you are sure that it is safe and profitably employed.

SOME "investments" offer little chance of the investor getting his money back. Even with legitimate investments it is often hard to get your money back quickly. While you may not often feel like drawing upon your savings in the bank, it is quite a comfortable feeling to know that you *can* get at your money quickly in case of need.

A GOOD way to save money is to imagine that your income is smaller than it is and put away the difference. You probably will find that you can live well on less money than you are spending now.

PUT the difference between your income and outgo into this bank. Then you will be getting ahead financially instead of standing still or running behind.

EVEN as the most successful business enterprises are the best organized and managed, so the individual who uses forethought and system in the handling of his personal financial affairs is the most likely to make satisfactory progress.

THE thrifty man will surely get ahead. One of the greatest helps to systematic thrift is a savings bank account because it gives you a safe place to keep your savings and enables your money to earn liberal interest for you.

THE salaried man or wage-earner can only figure his year's profit on the basis of the amount of money he has saved during the twelve months. Can you figure a profit or must you figure a loss on your year's work?

DIVIDENDS are paid by net earnings, not by gross revenues. Money made is net profit, not income. If you are not a dividend-payer now, put yourself on a dividend-paying basis by starting a savings bank account as soon as you can, setting aside every week a definite proportion of your income to form a reserve fund.

If you always spend less than you earn you will always be "ahead of the game."

There is no other investment where one can get at his money so quickly as in a savings account. Only under the most extraordinary circumstances is there ever any difficulty whatever in a savings depositor's getting his money or any part of it when he wants to draw it out of the bank.

You will find that when you have money in the bank you won't want to draw it out on any slight pretext. It will be a real necessity that will lead you to spend money when you have it in the bank. For that reason it will make you permanently better off to become a savings depositor.

If you know just what you are spending each day you will quickly learn where you can reduce your expenses enough to have money in the bank. A record of family expenses will show you where this saving can be made.

We have seen systematic plans for saving money work out so satisfactorily in hundreds of cases in our own experience and observation that we know it would pay you to adopt some such plan. Let us help you.

Put money into the bank now while you can. You will not always be earning as much as you are today. And do not overlook the earning power of money deposited at — per cent. compound interest.

Building a bank account is very much like growing corn. You plant your seed, give it regular attention, and in a short time it has repaid you many fold.

Don't overlook this great help towards independence—an interest-bearing savings account.

If you feel that you have not as much money as you ought to have to show for all the hard work you have done, will you not consider the savings bank plan of building up a reserve fund from your earnings?

Saving money systematically has a two-fold reward—it develops character and builds up capital which can be turned to good use.

There would be a lot more rich people in the world if wishes to have money were all that is necessary to get it. But you have to transform your wishing energy into working energy before you can make much of a start on the road to comfort and financial independence.

Don't put off starting to save, because the longer you procrastinate the harder it will be to begin. Let nothing prevent you from saving a portion of your income every week or every month.

A savings bank account is the wisest plan to use in your efforts to get something ahead.

No one wants to be a failure in life, but proscrastination takes hold of many men and paralyzes their wills and weakens their efforts so that they are doomed to failure. Don't put off saving.

As a depositary for your money, this old and reliable bank stands ready to help you with counsel, security and — per cent. compound interest.

If you are only saving a dollar a week when you could save two, you are doing only half your duty.

It is not a sensible thing to buy today's pleasure with tomorrow's pain. A savings bank account started now and maintained regularly will prove a real friend in time of need.

The habit of saving is not hard to acquire, as thousands of successful men and women will testify, but there has to be a desire to get the habit.

Stick to your savings account until you have accumulated something worth while to invest. Then consult your banker about its investment.

If you consider earnestly all the things you could accomplish if you had more money at your disposal, and then stop to think that a great many of these things are surely within your reach if you practise thrift and keep your eyes open for opportunities, you will have all the incentive necessary to save money.

Save your dollars when you don't need them so you will have them when you do. That is the whole philosophy of thrift. It is as simple as it is sound and sensible.

IT is so easy to follow the line of least resistance that most men have not the strength of character to do anything else. Saving money is *not* the line of least resistance. Can you stem the tide of extravagance and actually save some money now?

THE editor of a well-known magazine in response to an inquiry said: "There is no better investment in the country for a small sum than a savings bank account, and you will make no mistake in keeping your money there until you accumulate a larger amount."

IT has been said that no man ever got rich on a salary alone. But the habit of thrift can be acquired on the smallest salary, and that is much the same thing as wealth. The first thing necessary is a realization of the *necessity* of thrift.

IF you are at least thirty years of age, sit down at home this evening and figure out how much you would be worth today if you had saved 15 per cent. or 25 per cent. of your income, from the beginning.

A PURPOSE and a plan are necessary to successful saving. If you can think of some purpose for which you would like to save, this bank will suggest a plan for you to use in doing it.

THERE is a sure and simple way to provide for a comfortable old age. It consists of making the most of the active years of your life, not only in earning money, but also in saving it.

EVERY time you make a deposit in the savings bank consider that it is providing just so much more for your necessities and comforts later on when your earning capacity diminishes and comes to an end, as it surely will, sooner or later.

Do not count on your children or other relatives taking care of you when you become old. Good hard cash in the bank will prove your best friend in time of need, so far as material things go.

A SAVINGS bank account is a first aid to savers. It gives you a feeling of security, both as to the safety of your money now and as to your comfort in the future.

IF you want to live and work now with an easy mind and face the future with confidence, start a savings account at once and keep adding to it regularly.

EVERY dollar you deposit in this bank increases your resources more than an equal amount, because — per cent. interest compounded twice a year will steadily augment the results of your own efforts.

A SAVINGS account will make you save. Open one now and prepare for your comfort in that future time when failing strength and lessening income will make money saved and working for you a great blessing indeed.

YOUR dollar in the bank is worth several dollars in your pocket. Money in the bank works for you and you run no risk of losing it as you do when you carry it with you.

IF any young man starting out in life will make up his mind to save one-tenth of his income, and stick to this determination through thick and thin, he will have enough to retire on in his old age just from accumulated savings and interest, while judicious investments from time to time would put him in really comfortable circumstances.

WHATEVER your earnings are, conduct yourself as if they were one-tenth less and put the difference into a savings account. You will never miss what you put away, but later on it will be a comfort and a stay to you.

SELF-SACRIFICE does not have a pleasant sound in most ears, but a certain amount of it is absolutely necessary if you would succeed, by your own efforts, in building up a competence.

CHILDREN'S savings accounts can be opened at this bank in either of two ways—in the name of the child, or in the parent's name in trust. By the latter method the parent controls the withdrawals. In either case the child can make deposits and learn early the forms of banking and the value of economy.

WASTE prevention is just as important for your personal finances as it is for the business with which you are connected.

WHEN the hour of dire need draws nigh, it is only the man with money in the bank who faces it with composure. A savings bank account cannot be surpassed as an incentive and aid to savings.

CUT out your extravagance and save some money today for the time when you will need it a good deal worse than you do now.

GET out of the interest-paying class and into the interest-receiving class by adopting a saving plan and sticking steadfastly to it.

IN providing for the present necessities and comfort of your children, don't forget the needs of the future. You are a wise parent if, even with some inconvenience, you save money for the education of your children. You owe it to them.

THIS reliable bank has suggestions that will help you save; we protect your money and pay you a liberal interest on it when you put it into the bank; and when you get ready to invest it we can give you sound advice on putting your money out safely and profitably.

FOR the sake of cutting a good figure in society many persons cut no figure at the bank. They sacrifice future comfort and independence for the sake of a little present satisfaction.

IT is the man who looks ahead who gets ahead. Maintaining a savings account almost automatically provides its own reward in the form of mental satisfaction, moral uplift and material wealth.

THERE are two classes in every community—the savers and the non-savers. The savers are sacrificing now perhaps. The non-savers are going on in their happy-go-lucky way, spending every cent they earn. It does not take much of a prophet to tell which class of persons will be in the more comfortable circumstances ten or twenty years from now.

THE more you save the better dividend-payer you are, and as results are the best test of efficiency, it ought not to be difficult for every man to prove how effective his efforts are.

IF you want real pleasure live for more than the present, and if you do that, one of the most important parts of your life plan will be to save from your present income to provide a fund for your needs at that future time when you will cease remunerative work—either from choice or necessity.

MAKE every day and every week count in your efforts to build up a reserve fund for emergency and opportunity, and do not overlook the fact that — compound interest will work for you every day you have money in this bank.

ONE reason why there is so much want, failure, distress, and often ruin and disgrace, is because so many people never deny themselves, but live beyond their means to keep up appearances.

IF you want to succeed, young man, cut out extravagance, and build up a savings account until you have enough to invest. Then consult your banker.

THE qualities of honesty, energy, frugality, are more necessary than ever today and there is no success without them. Each of these qualities is promoted by a savings bank account.

THERE is nothing that makes a man realize his responsibility and opportunity in the community as much as becoming interested in systematic thrift.

THIS bank has helped many persons on the road to financial success and independence, and stands ready to help you.

A MAN with a little money can do much by investing it wisely, and opportunities are constantly presenting themselves to the man who has some cash resources that he can lay his hands on quickly.

UNKNOWN to other members of the family, a thrifty woman will save a dollar here and a dollar there, where a man could not. Many a period of misfortune has been tided over by the forethought of wife and mother. This institution takes particular pleasure in caring for such savings accounts.

THE savings bank does not compete with the commercial bank. It has a field of its own, but savings accounts are by no means of advantage only to wage-earners and persons of moderate income.

A SAVINGS account affords these special advantages—absolute security, liberal interest and training in thrift.

IT is the unexpected that usually happens—especially in money matters. But there is one sure way to be prepared for unexpected misfortune, that is build up a bank account.

START a bank account at once. Put part of your earnings into it every week, even if the weekly amount seems small. It will mount up faster than you realize.

ARE you prepared for emergencies? Money in the bank will be a great help.

At the close of this year are you going to be any better off than you were at the end of last year? If you have not got ahead so far there is yet some time to redeem yourself.

Lay something aside now for the emergencies as well as the opportunities of the future. Why not open that savings account now and let us add compound interest to your savings twice a year while we keep your money safe for you.

There are plenty of good business opportunities nowadays in this country for the person who is equipped in every way to seize them and make the most of them.

The husband and wife should make their plans together; she is as willing to sacrifice as he is to labor—and her willingness to save is as important a factor in their success as is his ability to earn.

You need to concentrate your efforts to save money. Having an object in view—getting an education, establishing a home, providing for old age—will give you enthusiasm.

The man with money saved and in the bank is in much better shape to grapple with hard luck than the man who has spent all his substance in days when he thought he would always have good luck.

With the vast majority of young men and young women, the life plan includes the gradual accumulation of a fortune. The first rule that they need to learn is to live within their means.

It is a good rule to spend less than you earn and put the difference into the bank. Even though small, this would in time grow into a considerable amount.

Open a savings account today and we know that the chances are greatly in favor of your maintaining it regularly and gradually accumulating a reserve fund quite worth while.

It isn't a good idea to carry a lot of small bills and loose change around with you because the money gets away from you too easily.

Men who make money fast often lose it fast. They run risks and take chances. They are under nervous strain continually and never know just how they are coming out.

Come into the bank any time and we will be pleased to tell you some excellent ways to save money—methods of economy that have proved successful in the actual experience of thrifty men and women.

It is a wise thing to have a code of saving, but like a code of morals, it isn't any good unless lived up to.

Money saved will be one of your best friends—a protection in adversity and a preparation for opportunity.

A good many persons say that they believe in the wisdom of saving money, in general, but as far as they are concerned, they will have to wait awhile before starting to save.

It is remarkable with what unanimity such men as Rockefeller, Carnegie, Hill, Wanamaker and Field say that they got their start by saving money. And every one of them has advised young men to go and do likewise.

Even for a moderate degree of success in getting on in the world, systematic saving of a portion of the income is absolutely necessary.

By regular saving you will surely acquire a competence. Then if anything should happen you would have something to lean upon.

Practically all of the country's most successful men of the self-made type attribute the beginning of their success to habits of industry and saving.

In the long run, the gain is greater if you do not try to "get rich quick," but systematically save a portion of your income and regularly deposit it in a reliable institution like this, where it will be safely at work for you.

How often we hear the expression, "Such and such a man is getting on in the world." The chances are ten to one that good old-fashioned thrift is one of the fundamental causes for his success.

Every American wage-earner should save regularly so that in times of reduced earning or enforced idleness he and those dependent upon him may not suffer.

Adopting a definite system surely helps you save, because in a way it forces you to economize. You will feel that you must save and you will save.

THUMP on the savings bank book in your inside pocket once in a while and you can always look the world squarely in the eye.

YOUR money will earn good interest here and will be kept perfectly safe for your permanent investment or other use later on.

IT is surprising how quickly you can create capital when you go about it in the proper way and with determination.

YOUR running expenses ought to be less than your earnings by a considerable margin and you ought to save the balance.

THE man who plods on and on, just able to make ends meet, and laying nothing aside, has his nose to the grindstone. There are thousands in this sad plight. How about you?

ARE you ready for the financial opportunities that will come to you? Good credit or ready cash—money saved—is needed to seize them.

FUNDING the capital of your working years insures your future. But choose the right place to put your capital, or the hard-earned savings of a lifetime may be swept away in a day.

MONEY saved and put away safely will protect you from misfortune and prepare you to take advantage of opportunities that will surely come to you.

IF there is anything that will tend to make man peaceful and benevolent it is to have his mind at rest in regard to financial matters.

THE savings bank account has been the foundation of many a fortune.

CREATING a reserve is not difficult once you start to save money systematically. But if you ever expect to be independent financially through your own efforts you must make the start.

A LEAK is usually noticed at once. A drip may go on unobserved for a long time and in the end cause a great loss.

IT is easy to avoid great unnecessary expenditures, but it is the aggregate of the many small amounts you spend foolishly that keeps you from success.

THE thrifty man squanders neither his substance nor his vitality.

START your boy or girl on the right road with a savings bank account and you will be inculcating a lesson of thrift which will mean a great deal to him or her later on, not only in dollars and cents, but also in character and happiness.

ARE you so planning your affairs that the chances are favorable for your being better off a year hence than you are now?

NOTHING can take the place of that sense of satisfaction which a man enjoys when he knows he has a good balance in the bank.

NO matter how thoughtless and extravagant you may have been before, when you have a family to care for you're really not much of a man if you do not start to save for future needs.

SET aside part of your weekly or monthly income regularly. Barring hard luck, which may come to anyone, you will surely get ahead if you adopt this plan.

LOOKING ahead is one of the requisites for getting ahead. Plan for the future by making the most of the present.

WASTE is criminal. Economy is a virtue. You know these things, but that won't help you any unless you make a personal application of your knowledge and actually put into practice some plan of saving now.

SAVE now and you will not want later on when your daily needs are greater than your daily earning capacity.

A SAVINGS account in this bank is worth 100 cents on the dollar all the time, plus — per cent. interest, compounded semi-annually.

LIMIT your spending and save the balance. That is a better way to get a start financially than to limit your saving and spend the balance.

REMEMBER it is not your saving alone that will make you independent. Your money must be in a safe place and must work for you.

IT is doing the hard things that develops character and self-sacrifice brings its own reward.

IT is foolish to purchase today's enjoyment with tomorrow's sorrow.

THESE closing days of the old year cause the thoughtful man to consider what progress he is making in various lines, especially in the matter of resources.

CAN you figure a profit or a loss on your year's work? Think about this matter earnestly now and decide to let this strong bank help you be thrifty next year.

BESIDES the actual amount of money you store up, thrift teaches you lessons of self-restraint, industry and business-like methods of inestimable value to you as long as you live.

A REGULAR plan of saving, adopted and religiously carried out, has been proved by the experience of many thrifty persons to be the only way to save successfully.

THE word "economy" often calls to mind hard work and self-sacrifice. But it is really a worthy thing, because money saved is the fruit of industry and determination of character.

NOWADAYS young people cannot be too well prepared for the battle of life. You are a wise parent, therefore, if, even with some inconvenience, you save money, for the future education of your children.

WHEN, as a Christmas gift for your son or daughter, you start a savings account for him or her you are doing a very wise thing, because you are making it easy for the young person to acquire the saving habit.

A PROMINENT financier is authority for the statement that we are living in an age of world-wide financial delirium and that lavish expenditure has now grown to be a national trait.

A DOLLAR saved is worth two squandered, because you are a dollar ahead when you prevent one from being squandered and another ahead when you do not spend that dollar at all.

USUALLY the safest way is to turn the weekly or monthly income over to the woman of the family and let her work out a satisfactory method of spending and saving.

THE dollar you save is worth more than a hundred cents because it has an earning capacity which will work for your benefit as long as you keep it in the bank.

"SAVE, young man," said Benjamin Franklin, "and become respectable and respected. It is the surest way."

IF you must live on a moderate income it is better to work hard to save part of it than to strive to live in a style that is beyond your means.

EVERY earnest man should early make it part of his life plan to acquire a competence to protect himself and his loved ones from dependence and want.

IF you want to avoid vain regrets in later years, discomfort all your life, and a penniless and cheerless old age, save some of the money you are earning now.

WHILE you may not very often feel like drawing upon your savings, it is quite a comfortable feeling to know that you can get at your money quickly in case of need.

THE hustler goes and turns things up himself, realizing that the surest way to succeed is to be prepared for opportunities when they come.

THE very best aid to saving is having an interest-bearing bank account in a good, reliable institution like this. It provides an incentive for you, and security and profitable employment for your surplus earnings.

THE little savings bank in the home means more for the future of the children of a family, almost, than all the advice in the world. It gives them the right start.

ARE you preparing yourself for opportunities and "the rainy day" by saving part of your income regularly?

YOU can enlist the services of this wonderful worker, interest, in your own behalf. Deposit all the money you can spare and see what — per cent. compound interest will do for you.

IF any resident of this community does not save money, the chances are ten to one that it is because he does not want to and not because he can't.

CREATE your capital by saving a portion of your income regularly. Then you will experience the earning power of money and begin to reap the full benefits of industry and thrift.

MERELY saving, while a good thing in itself, is not all there is to thrift, which seeks not merely to save, but to earn.

IN every community there are always some men like "Mr. Micawber," in Dickens' "David Copperfield," who was always waiting for something to turn up.

WHILE it is true that every man must hoe his own row, the wise man will seek the co-operation of others whenever possible. Most successful men maintain business relations with a good bank which helps them to create and preserve capital.

SAVING money is only half your duty. The other half is to set your money at work safely and profitably.

THERE are safe investments that pay more than — per cent., but, as a rule, they require a considerable amount of money, and, in any event, it is wise to be careful about going into them.

IT will be a real necessity that will lead you to spend money when you have it in the bank. For that reason it will make you permanently better off to become a savings depositor.

IN a savings bank account your money is always at your command when you feel that you must have it, but you will find that you won't want to draw it out on any slight pretext.

WHILE you are waiting for your opportunity, leave your surplus cash in this strong bank. Your money will be safe and every dollar will be earning — compound interest.

IT is only under the most extraordinary circumstances that there is any difficulty whatever in a savings depositor getting his money or any part of it when he wants to draw it out of the bank.

SAVING money and depositing it in the bank is just as reasonable for you as it is for the farmer to harvest and store his crops.

THERE are persons whose earning capacity is no greater than their daily needs, especially in the slums of the great cities, but we are certain there are very few in this prosperous community who can truthfully say that they can't save anything.

IT is unnecessary to go into scientific discussion of this question. Common sense and observation must prove to you the wisdom of an interest-bearing savings bank account.

FOR the great majority of people the best form of investment of savings is an interest-bearing account in a reliable bank.

WITH money in bank you are like the farmer who has garnered his grain. You take part of your income not used for daily needs and put it away for use when you will need it more than you do now.

IT really takes two to save money in the household, for a man's notion of economy and a woman's prove mutual correctives.

THE best way to learn true thrift is to save a portion of your income regularly and deposit it in a strong bank where interest will give you a practical demonstration of the earning power of money.

EXTRAVAGANCE causes financial ills in the nation it is true, but its effect on individuals is the most important because no nation is more prosperous than its people.

YOUR future success depends upon to-day's industry and thrift. It is a worthy desire that prompts every earnest man to accumulate enough money to help over the hard places and provide for the future.

IF misfortune does come to you at any time, you will be better prepared to cope with it if you have money saved and working for you in the bank.

TEMPERANCE and thrift are virtues which act and re-act upon each other, strengthening both, and are seldom found apart.

WE are all creatures of habit. It is easier to form a new habit than it is to break an old one. By the time we are thirty it is next to impossible to do either.

AT the end of the year the business man casts up his accounts to see how he is coming out on his year's business. The wage-earner can only figure his profit on the basis of the amount of money he has saved during the year.

ONE of the greatest benefits of systematic economy is the mental effect—peace of mind and correct habits of life.

THIS bank has helped many ambitious persons on the road to independence and success. We want to help you.

IT will pay you to get the habit of saving, as that is one of the most important elements of success. We have helped hundreds of men and women to form this habit and they are thanking us for it.

EVEN if you do have to sacrifice a little now, think of the comfort and satisfaction of being free from anxiety and care later on when you are unable to work and earn.

WHEN you store up a portion of the rewards of your toil you create capital and build up a fund which will support you and those dependent upon you, or provide you with means to increase your earnings still further.

THE elements of success include a thrifty and cheerful disposition. If you have set your face toward the goal of success, cultivate this disposition. It will surely pay you.

YOU can be ready for sudden demands if you are thrifty. Circumstances will arise when you will need money and need it quickly or suffer great inconvenience for the lack of it.

MOST women know how to save money better than men. In some families it is the other way around, but as a very general rule the women are the savers.

YOU won't be ruled by circumstances if you prepare yourself for emergencies and opportunities by building up a cash reserve by a savings bank account in a trustworthy institution like this.

THE value of your thrift is not to be measured only by the actual amount of money you save. It is worth a great deal to be able to do *more* and *better* work and to be happy while you work.

CAESAR said: "I came, I saw, I conquered." The modern conqueror says: "I work, I save, I succeed." Have YOU adopted this motto?

ONE of the most sensible New Year's resolutions that any person can make is to save money systematically and to deposit it regularly in this strong savings bank.

WHEN you save money you are simply "funding your earnings," creating capital, which is: "That portion of the produce of industry which may be directly employed to support life or assist in production."

WHO deposits your money in the bank? SOMEBODY does. Are YOU saving some of your income and systematically putting it away where it will work for YOUR benefit, or is it all slipping through your fingers into the pocket and bank account of SOMEBODY ELSE?

GRUBBING, cheese-paring, squeezing and saving every possible cent, at the expense of self-respect, comfort and health—Not for an instant do we want you to think that we advocate anything like that.

WHEN you make up your mind to save make the bank part of your plan. This strong institution has helped a great many persons to financial independence.

HEALTH, self-respect, freedom from worry about the present and anxiety for the future. Do these things mean anything to you? Saving money systematically will help you to each of them.

THRIFT is a very simple thing, but it means a great deal. *It is better to save sensibly now than to want or be dependent later on.*

YOU and your boy or girl co-operating ought to make a savings account big enough in a few years to pay for a thorough education, or to provide cash to go into business or buy a home.

WE do not encourage any one to be stingy. But many persons have never stopped to consider that between saving money *sensibly* and being stingy there is a vast difference.

THE average woman can save if she will only start some system. If you put aside the modest sum of five cents a day it is making a start.

MONEY saved and safely and profitably employed is the best kind of insurance against adversity, as countless thousands of people have found out by actual experience.

LEARNING to save may be worth as much to you as your ability to do things. Make the experiment for awhile. It may open your eyes and result greatly to your permanent benefit.

THRIFT at once earns and saves, with a view to wholesome and profitable expenditure at a fitting time. But although saving alone is not thrift it is an indispensable part of it.

EVERY man, and particularly the young man, should get the success habit. The right way to acquire it is to cling steadfastly to every purpose made and every task attempted until you are successful.

IT may be you have reached the age of forty and have not a cent laid by for old age. If so, it is not a pleasant prospect, but system and persistence in saving will do a lot for you yet—IF YOU BEGIN AT ONCE.

YOU have sincere cause for thanksgiving at this time if you have money in the bank. You can enjoy a happy Thanksgiving because you have a reserve fund for emergencies—something to preserve your peace of mind.

THE foundation of thrift is a pretty good one to build upon. This has been proved over and over again in the experience of successful men and women in every country and in every time.

A PARTICULARLY strong point about a savings account as an investment is the fact that there is no worry or bother in connection with it, while at the same time the safe and sure interest return is a profitable one.

FOR ninety-nine out of a hundred persons, saving money regularly is the only way to reach comfortable circumstances, and a savings bank account is the greatest aid to systematic saving.

APPLY to the masses of men any of the tests that indicate success or failure in life, and none more clearly than thrift will separate the respected and useful from the unsatisfactory members of society. That is Andrew Carnegie's opinion.

SAVING money now, while you are making more than you need day by day, is like storing up power for future use. It will give you resources to use when your daily needs exceed your earning capacity.

A SAVINGS bank account is the best debt preventive, because it provides you with a surplus and compound interest gives you a special incentive to save money.

THE practice of rigid economy will make you a better business man, a better man to your family and friends, and a better citizen generally.

WE accept savings accounts of minors subject to withdrawal under parental authority. One dollar is enough to begin an account.

IF you have not started on the thrift road to financial success, take the first step now by opening a savings account in this strong bank.

YOU can build up a financial "storage battery" with this bank by keeping an account for regular saving.

DON'T you think you will do better work when you know that no one can come to you with a claim on next week's income?

WORK hard; save part of your income regularly; deposit your savings where they will work for you safely and profitably.

THE simple life has its compensations, not the least of which are good health and contentment, and the rewards of industry and thrift are just as sure as ever.

WITH a lot of money in your pocket you fall an easy victim to your own extravagance and the requests of your borrowing friends. Put it into the bank.

OF course, illness or other hard luck may come to you, and then your outgo will exceed your income, but if you have been wise and saved money you need not suffer for want of necessities and comforts.

TEACH your children the value of money by encouraging them to save systematically and to deposit regularly in a strong, interest-paying bank like this.

THERE comes a consciousness of power from the fact that you have money saved up and from the fact that you have exercised some very admirable qualities of mind and heart in acquiring that surplus.

START a savings account with this strong bank now and put your surplus money where it will be safe from yourself and from others who may have designs upon it.

THE only way to prepare for a time of opportunity is to lay by as much money as you can now. Put it into a strong, safe bank like this and let it earn compound interest for you while you are waiting.

THE way to build up a reserve fund is not to wait until you can put a lot of money into the bank, but to save and deposit the small amounts as you go along.

IT will be of advantage to you in every way to become a regular saver and bank depositor.

YOU feel more independent and you are more independent when you have money saved. Don't sell your independence for the sake of a little temporary luxury which you don't need at all.

ARE you earning more than you need? Almost anybody can be thrifty when he earns less than he needs. It is the unusual man who can be thrifty when he earns more than he needs.

WHEN you experience the pleasure of seeing the figures in your pass-book show a steadily increasing balance, aided by the semi-annual compound interest credits, it is easy to keep up the good work.

ACCORDING to James J. Hill, it is not the high cost of living that is bothering this country at present and causing outbursts in every community from coast to coast, but it is "the cost of high living."

THERE are a lot of people who are seizing the present only to have a good time, neglecting to provide for the future, which may be a time of storm and stress for them.

WITH money in the bank you can laugh at a great many troubles that would "floor" you if you had no financial resources to fall back on.

SAVING part of your present income to create a reserve fund is one of the wisest ways to prepare for the future.

YOU can always keep out of debt if you spend less than you earn and put your surplus into a good strong bank.

THE boy who early becomes familiar with banks and the earning power of money will have a distinct advantage when he starts on his business career.

AFTER the start the rest is easy. You find that you acquire the saving habit, and then the thrift instinct grows. The extent to which small sums grow in the bank is astonishing.

WHEN you speculate you do not *know* you will win. You only *hope* to win. Stick to the savings bank.

A FORMER United States senator, now a millionaire, put $100 into a savings bank fifty years ago and has never withdrawn it. He says: "Its influence as an anchorage in all crises of a long life has been incalculable."

WHEN you reach the conclusion that another field would prove more profitable to you, the great question will be, "Can I finance the change?"

THERE are various paths that lead to fortune, but if you expect to acquire a competence through your own efforts, there is only one starting point—the regular saving of a portion of your income.

THE possession of money you have earned and saved yourself makes you independent mentally as well as in regard to material things.

YOU can do what you want to do if you work hard enough. You can be what you want to be if you want it hard enough.

A SAVINGS account helps you mentally and morally by making you systematic in your business methods and teaching you to say "No" to importunate present demands for money which you ought to save for future needs.

A PROMINENT educator says: "The time for a boy to begin to save is when he is in the High School, say from twelve or thirteen on for the next four years.

A SAVINGS account provides you with surplus cash, to use for emergencies, unexpected necessities, or even such luxuries as you feel you ought to have.

To become independent one must pay the price, which is Industry and Thrift. For the vast majority of us, the only road to competence lies through hard work and economy.

IT is only by being systematic in saving a part of the weekly or monthly income that the average person can ever hope to get very far ahead financially.

IF you have reached 30 and haven't saved $1,000 just blame yourself—much more if you haven't saved anything.

We believe that with money in bank a man is a better citizen than he otherwise would be. For the average person the only way to get ahead in money matters is to save systematically a portion of the income and deposit it regularly in a good, safe bank where it will be earning day and night.

The average man in this country should have at least $1,000 saved up and in the bank by his thirtieth birthday.

Perhaps you can be happy without money, but we are sure that your Christmastide will be merrier with money in the bank, especially if you put it there yourself.

With your money in a savings account at this bank, you can command your reserve the moment you need it.

If you have been a regular savings bank depositor, you not only have surplus funds to fall back upon, but you have been developing invaluable habits of thrift.

You cannot buy a home, even on the instalment plan, without making a considerable cash payment. That is the first thing to save money for. Having such an object in view will help you wonderfully.

If you have not been saving part of your income regularly this year let us suggest that now is a good time to lay your plans to do better next year.

Your steadily growing bank account provides a powerful incentive to save more money.

A bank account benefits your standing in the community. There is a great satisfaction in being known as a man who has a surplus on hand to meet his bills and obligations.

This bank pays special attention to the comfort and convenience of its women customers.

It is a pretty safe thing to say that about everybody can use more money. For most persons, there are just two ways to have more money—earn more or save more. Why not do both?

Keeping a bank account encourages habits of saving, not only on the part of the head of the house but among members of the family as well.

The wisest course for the person of moderate resources is to keep entirely clear of speculation, no matter what form it takes.

Become a regular depositor in a good strong institution like this. Create a reserve fund and show that you are one of the "fittest," who survive.

Few persons are so poor that they can not save something.

The president of a large manufacturing company urges his employes to save twenty per cent. of their salaries regularly, because the company is anxious to promote those who can manage their own incomes well.

The actual accumulation of money is the outward and visible sign that a man is really thrifty, and, although thrift means more than just saving, to a large extent saving is the measure of a man's progress.

You might as well have the feeling of security that comes from a prudent handling of your financial matters. Start a savings bank account. That is the first step.

If you are having pretty fair luck in your business, if you get a larger salary, don't let it turn your head. As your income increases, let your savings increase in a larger ratio than your expenditures.

No matter how large your income, nor how great a balance you may carry with the commercial department of a banking institution, you should put part of your income into the savings bank.

The psychological effect of saving is that you are enabled to give your whole attention and best efforts to your work. In short, when you save regularly you can do better work and more of it.

The saying is that "Knowledge is power." It is particularly true that the knowledge that you can overcome obstacles comes through thrift and it gives you additional power.

You can save money without being really thrifty, but you can't be thrifty without saving money.

The housewives of the country are the "committee of appropriations" in every family, and like most such committees, they are predisposed to economy.

EVERYBODY—even those who believe they are rich—should have a savings bank account. We know of no other — per cent. investment so convenient and satisfactory, nor is there any other where you can get at your money so quickly when you need it.

SUCCESSFUL business men are unanimous in expressing the opinion that success comes through saving.

ECONOMY is a word that sounds harsh. There is very little music in it for most ears, but when you look at it in the right way, thrift is a pleasant thing.

WILLINGNESS to sacrifice now in order to have enough for the future necessities of yourself and those dependent upon you is one of the most desirable qualities you can develop.

THE man who has $500 a year to live on, or $1,000, may be just as wasteful in his extravagance, proportionately to his income, and may be even more justly blamed for it than the man who has an annual income of $25,000, $50,000 or $1,000,000.

A MAN who is financially dependent, whose daily resources are sufficient only for daily needs, can never enjoy the fullest measure of freedom and self respect.

THERE is pleasure and satisfaction in the orderliness which thrift demands. There is joy in the anticipation of the comfort and relaxation which is the future reward of present industry and economy.

FINANCIAL independence is something everyone wants to enjoy, but at the same time it is something that not everyone wants to work for.

To save money wisely, husband and wife ought to co-operate. A savings bank account has solved the problems of household economy in countless homes.

IT is wonderful what an amount of dignity and confidence one gets from the fact that he has a growing bank account.

IF you have not already made regular saving part of your life plan, do so at once. You will never regret it and you may have great cause for thanksgiving later if you practise savings bank thrift now.

THE feminine inclination is to be "penny wise and pound foolish"; the masculine tendency is a contempt for the small economies which collectively result in a considerable saving.

OUR thrift talks in these advertisements have done you no good unless you have actually begun to save some of your money.

Do something about this now. You have everything to gain and nothing to lose.

YOUNG man, if you have not already begun to build up a reserve, why not make this *your* Independence Day by deciding to begin at once to save systematically and deposit your savings in the bank regularly?

No one can afford to miss the comfortable feeling that comes with the possession of a savings account.

BANKING by mail is simply the application to the use of individual depositors of the system in vogue among banks. It is perfectly safe.

ENFORCED economy is one of the greatest factors in success. It may be enforced by circumstances or by your own resolution, but in the end it brings its reward.

MONEY is stored labor. The more of it you have saved the less you will need to work because you have stored labor at your command.

CAPITAL is a product of industry. Everyone who works creates it. The question that should concern you is, Do you get your full share of the capital you create?

IT won't do you any harm to imagine your income smaller than it is. You probably will find that you can live on less money than you are spending now.

PUT your savings into this strong bank and you will be getting financially stronger instead of standing still or running behind.

IT is natural and easy to follow the line of least resistance. But it leads nowhere.

START a savings account to-day for one or more of your children. Can you think of a more desirable Christmas or birthday present?

IT is the easiest thing in the world to spend money foolishly or carelessly. But successfully resisting the temptation brings two rewards—a stiffening of your mental and moral backbone and an increase in your material resources.

YOU are no exception. You ought to save even on general principles, and you can't tell how soon you will be very glad you have a savings account in the bank drawing interest.

WE have on our books many depositors who live in smaller towns and farming communities in this section. These persons do their business with us through the mails with safety and convenience.

MONEY in the bank will be a bulwark of defense for you in time of need. Begin now to prepare for the future.

USE the savings bank and in a comparatively short time you can have a good sum of money at your disposal for "profitable expenditure" if you wish.

EVEN bad luck and failure may be stepping stones to success if you have the right stuff in you. This has been the experience of thousands of ambitious men and women everywhere.

MANY a man has lost good business opportunities by not being prepared, financially, to grasp them.

YOU need the power which comes from saving money and putting it away safely. There is a two-fold benefit from the practice of economy—you develop character and you accumulate capital.

THE saver is a better citizen and a stronger man in every way. Increase your savings and your self respect at the same time.

DON'T go through life ruled by circumstances. Put yourself in a position to control circumstances and turn them to your own advantage.

THE boy with his pockets full of pennies is not satisfied until he has spent all of them. It is often the same with children of a larger growth.

IT is a good deal easier to spend that five dollars when it is in your pocket that it is when you must first go to the bank and draw it out.

IF you have no savings account, see to it that you have this cause for thanksgiving next year. Now is the time to plan for it.

Is your money safe from yourself? That is rather an unusual question, but if you stop to think about it you will see that it is not an unreasonable one.

OTHER things being equal, the more money you have in the savings bank the merrier your Christmas will be.

THE man who has money ahead and has learned that by keeping a bank account he can make his money work for him is free from worry for the present and anxiety for the future.

YOU might as well enjoy the earning power of money yourself. Why not do so? The sure and safe road to financial success is through a bank account.

IN every community there is a "Down and Out" club. Its membership consists of broken down and disappointed persons, who have made a failure of their lives from a financial standpoint.

THE opinion of famous men is not needed to convince you of the value of thrift. Just look around you. There are many living examples right in this community of the benefits of industry and thrift.

THE time to build up a reserve, a safeguard for the future, is now, when you are strong and able to work and sacrifice.

YOU don't know about the future, but you do know that now, to-day you are able to earn and save. Make the most of your present opportunity and prepare yourself for greater ones later on.

WHEN you buy anything on instalments you pay interest in the shape of higher prices. Save in our bank and let us pay you compound interest. Soon you will be in a position to buy for cash at low prices.

A BUSINESS man says: "I know from experience that it is hard to save. The best way to do it is to keep a written account of your income and expenditures."

THE first hundred dollars you accumulate represents a lot of hard work and self-sacrifice. The second hundred will be easier to get together.

THE mill will never grind with the water that is past, and the money you spend foolishly is gone beyond recall.

A GREAT writer has said that the measure of a man's worth is in his "capacity to do without."

THE savings bank plan is really so easy and simple that a great many persons overlook it entirely or keep putting off their start on the road to independence till "a more convenient season."

IT is not necessary for the average man in this country to give up any real necessity and very few comforts in order to get a competence.

WHAT have you to show for the hard work you have been doing all these years? If you have a home of your own, if you have a little farm or an orchard, if you have money in the bank—this does not apply to you.

WE encourage your thrift by providing you with an absolutely safe place for your savings and by paying you — per cent. compound interest on them.

HAVE you learned yet what is your ability to do without? It will pay you well to learn this.

THERE is no reason, aside from physical disability, why you cannot acquire at least enough wealth to make it possible to spend the declining years of life in comfort and without worry or anxiety concerning the necessities of life.

A LITTLE self-denial is not a bad thing for the character or the bank account.

THRIFT means more than most persons realize. A thrifty person is economical, not alone of his money, but of his strength, his health, his energy and his mental powers.

To thousands of persons their small savings gave them their first opportunity to apply their abilities in a productive field, and the lessons learned from first savings enabled them to stop waste and leaks, making every dollar work.

WASTE not, want not. Do you know of any truer proverb than that? We do not. We have seen it illustrated in the experience of many persons and business concerns, haven't you?

YOUR earnings get into the bank whether *you* put them there or not. If you are not thrifty yourself, eventually some man who is thrifty will get your money and he will put it into the bank to work for *him*.

YOUR family and its needs probably occupy a good share of your waking thoughts. If you are wise you are thinking of *future* as well as *present* necessities.

HAVING money in the bank will help you even if you do not use it for a great many years. The moral and mental influence of having something laid by that you could use if you had to will mean a great deal to you.

How many thoughtless and extravagant persons there are who do not see the wisdom of providing in time of prosperity for a possible time of adversity!

WE have seen such wonders wrought by systematic saving that we sincerely believe that you are making a great mistake if you are not making some such plan a part of your life.

THE old proverb, "If wishes were horses, beggars might ride," is a rather pessimistic one. It is all right to wish for things provided you go a step further and *will* to get them.

THE man who really desires anything enough to sacrifice present comfort and pleasure for it is quite likely to get it.

WHEN in doubt, do without.

THERE are no greater steadying influences for young men than a growing account in some good bank.

BEGIN to-day and soon you will not only have saved money and added that strength of character which self-denial always brings, but you will have established friendly relations with an institution that can be of the greatest value to you.

To have a money surplus—capital in reserve—is simply throwing an anchor to windward. It will prevent your drifting on to the rocks of dependence and want.

IF a young man ever expects to succeed in business he must be economical. No matter how small the sum the boy or young man is receiving, he should always save a portion of his income.

At forty, men begin to ask themselves about the degree of success they are attaining in life. By that time they have lost many of the illusions of youth and have learned pretty well how to gauge their own ability and resources.

If you always spend less than you earn, you will always be ahead of the game.

With a savings account in a strong bank like this you *know* just where your money is and what it is earning for you all the time.

There is a great satisfaction in watching a savings account grow by new deposits and interest.

The devil of debt seems to be on the heels of a great many persons nowadays on account of the many seductive temptations there are to live beyond one's means.

Saving provides you with actual cash in hand; it enables you to get the materials of success and the assistance of books, teachers and the experience of others; it develops prudence, persistence, courage and other qualities necessary for success.

Consider seriously the earning power of money. Whenever you spend money foolishly you are not only losing this actual cash in hand, but also the interest that this money might earn for you as long as you live.

How much money have you saved up? How much can you save in the next year? It does a man good to look the situation squarely in the face once in a while and see how he is coming out financially.

We have your interests sincerely at heart when we advise you to save a good portion of your income and become a regular savings depositor.

Cultivate a five-year vision, because what your position will be five years hence depends to a large extent upon how you take advantage of present opportunities and prepare yourself for future ones.

The more a man works the more essential it is for him to save, if he is to get the real good from his labor.

As to your business, financial and social position, in five years where do you want to be?

The saved portion of your earnings is the seed of actual accomplishment and independence. This is not theory—it is a practical fact which many learn from experience when it is too late. Don't wait.

Take your pencil and paper and do a little calculating on income and outgo. And do not forget that interest on savings will add materially to your income.

In a way we are performing a public duty by urging habits of thrift upon the part of citizens generally, as a thrifty community is a prosperous and happy one.

Will you start to-day to save a portion of your income regularly or will you continue to procrastinate and postpone the start until a "more convenient season?"

John Wanamaker said: "The difference between the clerk who spends all his salary and the clerk who saves part of it is the difference—in ten years—between the owner of a business and the man out of a job."

Do not forget that this reliable bank pays compound interest on savings accounts and you can easily deposit and withdraw money by mail.

Saving money is practically indispensable for business success, not only in itself and in the credit which it brings, but also for the good mental, moral and physical effects that habits of thrift have upon the individual himself.

It is a mistaken idea that one must have a large amount of money to open an account—one dollar is enough.

Optimism is an important factor in success. It has a bearing upon the subject of thrift, because both hoping and working enter very largely into the success attained by thrifty persons.

At this time when many young people are turning their thoughts toward the subject of higher education, we want to impress upon their minds the importance of saving money for future use.

If you want to get on in the world you must always be willing to sacrifice the present for the future. It is a good thing to have a goal to work for continually.

THE man who has money laid away in the bank is a most desirable employe. His mind is free from debts and money worries, and he is able to give his whole time and attention to pushing the business with which he is connected.

ECONOMY is not meanness; it is management. While this statement has been made in regard to government expenditures, it applies just as much to an individual in the handling of his own finances.

GOING into debt is putting a mortgage on your income. It is discounting tomorrow's independence for to-day's good time.

INSURE your opportunities by means of a savings bank account. In this kind of insurance you are *paid* dividend instead of having to *pay* premiums.

DID you ever stop to consider how compound interest makes money grow? It has been compared to a plant sending up a tiny new sprout every six months.

SAVE money and get married. After you are married keep right on saving money. Your wife will help if she is a true helpmate.

PERSONS who do not have the thrift instinct often misunderstand those who do have it. Prudence in money matters is sometimes called stinginess.

BY industry and thrift you can gradually accumulate a cash surplus which will prove of timely assistance to you when a good business opportunity or money-making idea comes your way.

THE trouble with a good many people who don't succeed as well as they might is that they have more "wishbone" than "backbone."

ONE of the very best ways to be prepared for opportunities is to have money saved and put away in a good bank, where it is safe and always within easy reach when needed.

THE amount that you are able to save every week may appear very small, but in time systematic saving, with the aid of interest, will give you some substantial capital.

GOOD ideas are worth nothing unless they are put to practical use. Success comes from thinking along practical lines and acting promptly when the proper opportunity presents itself.

NO man ever accumulates a fortune unless he has the habit of making sacrifices today in order that he may have something to work with tomorrow.

ANDREW CARNEGIE, who started out a poor boy and is now worth several hundred million dollars, has amply proved the value of thrift in his own case. He says it is a test of success in life.

WE want to help you all we can in your efforts to get ahead financially—to create a tangible proof of your accomplishments in the shape of money saved.

A BANK account and the credit it gives you will be of the greatest aid to you in getting together the first few hundred dollars which you must get in order to advance speedily on the road to wealth.

THIS bank wants to emphasize strongly that one of the surest ways of getting ahead is to form the habit of saving money systematically and depositing it regularly in a safe, interest-paying bank like this.

IT will pay you to learn that you can do without and still get along with the full respect of your neighbors and friends.

THE plan of saving a little, however small the salary, is a prime requisite for the highest success, as it means a self-restraint which prevents expensive and dissipating habits.

THERE is an old maxim to the effect that if you spend your all, somebody else deposits your savings. Deposit them yourself.

FOR their good as well as for our own advantage, we want to get the young people of this community interested in this subject of systematic saving.

SUCCESSFUL people say that thrift is one of the virtues which lie at the root of human progress.

THE cases are rare where men who have contracted extravagant habits in early life come to large and permanent success.

WE do not advocate carrying the saving idea to the extreme. Put it on a higher plane and thus add a fascination to the idea which makes it worthy of the best efforts of any man or woman who is ambitious to get ahead.

DIVIDENDS are paid by net earnings, not by gross revenues.

No one will earn a home for you but yourself. YOU must earn the money and YOU must save the money.

THRIFT is an important element of character which has been present in the make-up of every man who has made a financial success of his life through his own efforts.

WHEN you have an account with a reliable institution like this your family grows up with the proper ideas of accounts and an acquaintance with business methods.

KEEP your eye on the future. It is better to sacrifice a little now than to want later on when your earning capacity is not so great.

PRESIDENT TAFT says that the man who does not hope for better things and does not believe that better things can be brought about, is not the man likely to bring better things about.

CAPITAL is a very important element of business success. Lack of it often means failure. You can create capital by saving—by funding part of your income.

FOR the wage-earner who ought to have absolute safety for his savings and at the same time a fair interest return, there is nothing better than a savings account in this institution.

How is it with you? Are you prepared for opportunities? Or, when they come to you, do you have to let them slip by to be seized by others?

YOU will be more careful about your savings when you fully realize that they will take care of you if you keep on saving long enough and deposit your money in a good bank like this to earn compound interest.

THE best opportunity in the world will mean nothing to you if you are not prepared for it.

WE cannot impress upon employers too strongly the wisdom of encouraging their employes to economize, to save, to start a bank account.

THE question for you to answer is: "Am I saving as much as I can and ought to save?"

ANY person in good health and of average ability ought to be able to save enough between the ages of twenty and fifty to enable him or her to live from then on without being dependent upon daily earnings for daily needs.

THE bureau drawer is not a secure place in which to deposit your savings. Your money there is not safe from loss by fire or theft, nor is it always safe from yourself.

A SAVINGS bank account stands for purpose, decision, firmness, persistence, unselfishness, prudence, forethought, courage, temperance, continence, ambition and achievement on the part of the one who maintains it.

GETTING the start is usually the hardest part of a business career. Ask any successful man how he got his start and the chances are ten to one that he will say: "By regular saving."

IT is hard to realize what Macauley called "the present value of a distant advantage." This is seen in the way so many persons neglect to save money in days of prosperity to make provision for a future day of need.

THE man with a salary of $100 a month often can save more by keeping accounts than the man who has $200, but does not know how he spends it.

THE only way to have comfort in the future as far as material things are concerned, is to capitalize part of your income now by building up a reserve fund to work for you when you can no longer work for yourself.

IT takes grit, determination, backbone, to save money and get ahead financially. Now, who has these qualities in the greater degree, you or the other fellow?

THE actual amount of money accumulated and earning for you in a savings account is a very valuable resource, but it does not exceed in value the lifelong benefit you will derive from the exercise of such qualities as are involved in the building up of the account.

THERE is a way to provide against the rainy day. It is simple, but safe and sure. Save part of your income regularly now, and when you become old you will have at least the comforts, if not the luxuries, of life.

If at the end of the year the salaried man has nothing saved, his year has been a failure—he has made no "profits" on his business.

If you haven't started to save yet, begin NOW. It will make a better man of you, a better husband and father, and a better citizen.

It has been the experience of every one who has gotten ahead very far by his own efforts that hoping and planning and working go hand in hand. Plan to save and you can save.

It makes little difference how able you are or how much money you earn if you live right up to your income.

The man who cannot and will not save money cannot and will not do anything else worth while.

Going into debt recklessly has been the ruination of many young men, and in these days of fierce competition, the ability to save is as necessary as the ability to read and write.

Can you save $15 a month? The average man between 20 and 30 years of age ought to be able to do as well as that.

The hardest part of saving is the start. While we are considering when to begin it is often too late to act.

All over the country there are millions of people who, in January and July of each year, visit a savings bank and wait in line to have the interest figures entered in their pass books in red ink.

Have you noticed that those who are able to take advantage of the opportunities that arise are those who have some ready money? Such opportunities come to you. Are you ready for them?

One of our savings depositors said the other day: "The semi-annual dividend not only urges me on to save more money, but has taught me a lesson that extravagance is the root of poverty."

For your sake as much as for our own, we respectfully suggest that you give serious consideration to this subject of saving now. We offer you good interest and absolute security for your savings.

People do not lack strength, they lack will. This applies to the matter of saving. If you want to learn the difference between wishing and working stop wishing for money and work harder to save some of it.

Capitalize a portion of your present earnings and thus prepare for the time when in the natural course of events your earning capacity shall cease.

Economy can be practised without a loss of self-respect or injury to the physical condition.

Money isn't everything. It can't always buy health and happiness, but if by your present thrift you are able to get into comfortable circumstances and banish the worry of debt, will you not be doing something that will surely make for health and happiness?

If you plan for failure the chances are you will fail. On the other hand, one of the surest ways to win success is to think about it and plan for it.

The difference between wanting and winning is the difference between wishing and working.

Loose change spends itself. Money in the bank is safe and at work. You will think twice before spending money unwisely if you must first go to the bank with your passbook and draw it out.

You have worked hard for your money. If you save some of it regularly it will work for you.

To make spare money safe from yourself put it into the bank. It will be secure there and always handy to get when you really need it but not so easy to get at when the impulse comes to spend it foolishly.

Poverty in old age is one of the most pitiful things in the world. It is hard to be poor at any time but it is especially distressing to have no resources in the evening of life.

Saving money is one of the very first steps toward success. James J. Hill says that your answer to the question: "Are you able to save money?" determines whether or not you are destined to be a success or a failure in life.

Most of us need to be forced in some way or other to do many things which would really be greatly to our advantage.

Putting money away safely is insurance against adversity. No one should be without this protection.

THE officers of this old and strong institution have seen the enormous advantages of industry and thrift in a great many cases. They advise you to save money and put it into the bank.

IN this country we as a people are so prosperous that we don't think enough of the future. We enjoy the present fat years and forget that lean ones may come.

READY money is too easy to spend. It burns holes in the pocket of the man that has it.

A SAVINGS account in a good reliable bank like this would be an ideal Christmas gift because it would be something of lifelong value to your child.

WILL you not make a personal application of this now by coming into the bank with your first deposit? Declare your independence today!

A GREAT many ambitious men have found that it is a good thing for them to have a regularly recurring financial obligation to meet. It forces them to do their best and makes them industrious and thrifty. Make a savings account your creditor.

THE feeling of independence and self-respect that comes to a man who has money in the bank is worth all the hard work and self-sacrifice involved in accumulating such a reserve fund.

WHEN in doubt as to whether or not you should make a certain expenditure the chances are that you ought not to make it. At any rate it is always better to err on the safe side in money matters.

EVEN if there were no great practical advantages in having money laid by securely, it would still be thoroughly worth while to save it on account of the moral and mental benefits derived from the practice of economy.

BY saving we do not mean niggardliness. Money spent in beautifying the home, in educating the children, in pleasing the wife, is an investment in happiness and pays big dividends.

IT is manifestly an evidence of lack of good common sense for any young man to spend all of his income.

ARE you saving part of your income and investing your surplus wisely?

WORRY saps strength and nervous energy. It destroys working power and is an enemy to success. Perhaps the most frequent cause of worry is the lack of money.

WHEN you fail to get some of your money working for you in the bank you cheat yourself out of something that is rightfully coming to you.

BY net earnings is meant the cash on hand after all expenditures are made. There is one safe and sure way to earn dividends every year. It is to set aside every week a definite proportion of your income to form a reserve fund.

NO man is truly independent who has no other source of income than his daily wages or weekly salary because if for any reason that income is permanently, or even temporarily, cut off, the man instantly becomes dependent.

IT is every man's duty to acquire as much money as he can honestly and without injury to himself or others.

IF you make $2,000 a year and don't save a cent, you are not paying any dividends, while if you are earning only $1,000 annually, but save $100 of it, you are earning 10 per cent. on your capital stock, which is your earning capacity.

YOU can't own your own home unless you make a cash payment. And, if you are like the great majority of persons, you can't make such a payment unless you have been saving money regularly and systematically.

MOST opportunities call for ready cash or the good sense and energy which comes from acquiring ready cash by saving regularly from income.

LEARN how to do without some of the things which you think you must have now. It will benefit you both directly and indirectly as long as you live. It will strengthen you in respect to both character and material resources.

YOU can earn more and save more too. In fact, our experience has been that the more a man saves the more he makes.

SAVING makes a man keener for opportunities and at the same time it provides him with cash to take advantage of them.

DIVIDENDS on savings are the rewards of thrift. Are you getting that kind of a reward? It is money you don't have to work for except as you work to save.

IT is easier to save when you feel that you must. Therefore, realizing this, if you are earning more than you need you will endeavor to give yourself a regular obligation to meet by choosing some object for which to save.

THE sound principles of thrift and getting ahead in the world have not changed since Franklin's time any more than human nature has.

IT is all right to earn more money if you can, but a good many persons have reached the limit of their earning capacity. However, practically everybody can save money.

JUST make up your mind that you owe your own future so many dollars a month and make a savings bank account the custodian of the fund. Pay this debt to yourself regularly.

BUILD up a reserve which will prove a comfort and strength to you when you may need for actual necessities the money which you are spending so thoughtlessly today for non-essentials.

ONE of the hardest things in the experience of persons of culture and refinement, but moderate means, is the struggle to "keep up appearances."

IT is much wiser to do without at least some of those luxuries you have come to think are necessities than it is to give way to the manifold temptations toward extravagance today and pay for it with tomorrow's sorrow.

WITH money to fall back upon in an emergency you can prevent much needless worry and trouble. We know that a savings bank account is the best aid to systematic thrift.

IT takes some backbone, some genuine courage, to withstand the temptation to spend more money than you can really afford, but you'll feel better to keep out of debt.

THE average young woman who each day walks by this bank on her way to work little realizes how much the bank would mean to her if she would only take advantage of its opportunities.

MAN is not self-denying by nature. Unlike the squirrel and the beaver, he has no instinct to provide out of present abundance for future needs. But experience, observation, common sense, teach him to do so.

THERE are at the present time more ways of getting rid of a large amount of money than ever before, and there still remains but one way of saving money, which is, not to spend it.

THE mind has a great influence over the body. Saving makes you think success thoughts. It creates in you a desire to get ahead, and desire is the first step toward attainment.

THE value of thrift is one of the lessons that each generation must learn anew.

MAINTAINING a savings account makes your surplus grow in two ways—you save more money than you would otherwise and your savings draw interest.

WHATEVER your income is you ought to plan to save some of it for future requirements.

POOR Richard said: "Work hard," and he practised what he preached. He worked hard not only to build a fortune, but to build a character. A little self-denial now and then helped him to do both.

BESIDES the actual amount of money you accumulate by systematic saving, you get very valuable mental effects.

WORK today for tomorrow's satisfaction, and not to make good on account of yesterday's extravagance—that is what you do when you maintain a savings account.

IF you are prudent and industrious now, your reward will come later on when, as the result of your forethought and economy, you have money enough working for you so that you can "keep up appearances" without any struggle at all.

THE president of a large New York company, who began life as a newsboy in Columbus, Ohio, in an interview, February 13, 1912, said: "If it were possible for me to double the income of all our employes, the good I could do in that way would be less than if I could imbue them with an earnest desire and purpose to save and invest their money."

TALKING POINTS FOR A SAVINGS BANK: Saving the first $100, withdrawals at any time; savings create capital—a reserve fund; convenient location; conservative management; perfect equipment; teach children saving; age of institution; officers interested in depositors' welfare; experienced officers; figures of institution's growth; prompt and courteous service; large capital and surplus; conservative loans—how secured; system in saving; examples of actual experience; "burglar insurance;" physical protection—massive vaults, time locks, electric alarm signals, bank always lighted; personnel of board of directors or trustees; in good times prepare for hard times; free booklets, home bank, calendar, etc.; putting money to work; quoting prominent men; limit spending, not saving; insuring the future; the needs of dependents; open one evening in the week until 8 o'clock; small accounts welcome; interest—the rate, frequency of compounding, method of computing, how it makes money grow. Importance of thrift: Moral value, becoming independent, preparing for old age and the "rainy day," adding to self-respect, the foundation of success, the basis of credit, saving for a home, for an education, being ready for opportunities.

CHAPTER II

Commercial Bank Advertising

CAPITAL, surplus, undivided profits; depository for United States, State, county, city; relative standing of bank among other institutions in community or country; growth of deposits shown graphically by lines, diagrams or illustrations; double liability of stockholders; come in and meet officers for mutual benefit; answering questions of public; advice on investment, business, etc.; percentage of reserve.

THE number of accounts, as well as the total amount of deposits; physical protection, vaults, safes, time locks, burglar alarms, watchmen, fireproof construction of building; banking by mail; location —as to territory surrounding and as to convenience in community; certificates of deposit—interest bearing, transferable by indorsement, not subject to attachment, good security; directors who direct—how often they meet.

GROWTH of community—resources and industries, how the bank helps; directors successful in other lines of business; not a "one man" bank; foreign exchange; clerks who use foreign languages; discounting negotiable paper and commercial bills; expert heads of departments; depositing all receipts with bank and making all disbursements by check; information department; modern equipment; drafts on principal cities of the world.

LETTERS of credit; travelers' checks; money transmitted by telegraph and cable; officers and employes bonded; prestige of dealing with a big bank; prompt remittance of collections; frequent audits, examinations by directors' committee; no past due paper; no re-discounting; amount of circulation taken out; success of bank built on prosperity of customers; use of a motto and emblem; amount of deposits shows popular confidence; surplus and profits show prosperity; establishing a credit; how bank's capital is invested; long history shows satisfactory service; table of growth of deposits over a period of years; accuracy in detail; how bank has weathered panics; advantages of bank money orders as compared with Post Office or express money orders.

GOVERNMENT supervision; frequent examinations by Comptroller of the Currency by committee of directors and by certified public accountants; bank account a basis for loans; earning good dividends for stockholders, the number of such dividends; conservatism, progressiveness, courtesy; age and history of bank; details of National or State supervision; campaign of education on banking methods; explaining statements in non-technical language; par arrangements.

PERSONAL wealth of stockholders, real estate holdings of directors; the laws safeguarding National banks; banks add value to your property and convenience to your business; charging due paper unpaid to profit and loss; answering inquiries of non-residents; bank does not speculate nor promote speculative enterprises; membership in clearing-house; confidential relations between officers and customers; negotiating farm loans; list of correspondent banks; record of loans made without loss or foreclosure.

HELPING young business men; interest on time deposits; length of service of officers; making feature of report to Comptroller, explaining its details; proportion of surplus to capital; accuracy in detail; promptness in execution; encouraging small deposits; having many small notes; directors in constant touch with affairs of bank; investment department; bonds bought and sold; conservative, safe, panic-tried; build up your credit; our customers' success is our success; a time-tested bank; the quality of securities held.

COURTEOUS regard for the wants of every customer.

OFFICERS easily accessible and glad to advise customers.

CAPITAL in a commercial account is more effective for a business man than in a savings account notwithstanding the fact that it ordinarily does not draw interest.

PROPER use of banking facilities one of the chief aids to scientific management and business efficiency.

FEW men ever make a large success in business without the aid of some bank.

THE man identified with a bank as a depositor is better prepared to seize business opportunities presented than one who has no banking credit established.

DIVERSIFIED experience of directors a guarantee both of sound management and ability to give good service.

KEEPING a good bank balance helps the depositor, the bank and the community.

BEING a bank depositor relieves you of annoyance in getting a check cashed.

ESTABLISH your credit at the bank *before* you seek accommodations.

A GOOD banking connection may mean the difference between success and failure in an enterprise.

THIS is an age of specialists. The specialty of this bank is commercial banking.

SAFETY first, profit second, is the rule we go by.

WE always give our regular customers the preference in the matter of loans.

THIS bank ordinarily has about— per cent. reserve, which is in excess of the legal requirements and is a notable factor of our strength.

CASH and credit make a good combination. Put money into the bank and you can get credit.

THIS bank keeps books for its depositors free in so far as their business is done by checks.

EVERY business man and house should have a reserve fund in the bank.

A MAN'S standing in the community is raised by his opening a bank account.

A HOUSEHOLD checking account is an economy and convenience for the householder.

A JOINT account can be opened by two persons payable to either or to the survivor.

TAKING pains to make banking transactions easy and pleasant for women customers.

THE accounting of a customer's transactions involving the payment of money will be taken care of by the bank gratis through a checking account.

MORE than 90 per cent. of the volume of business transactions involves the use of checks.

THE business-building service of the bank.

WITHOUT the advice of the bank you might fall into a mistake involving heavy loss.

THIS bank enjoys the confidence and handles the business of many of the leading firms, corporations and individuals in the community.

OUR strength promotes the stability of our customers' business.

MERCANTILE agencies quote the bank's opinion of a man as being the strongest kind of evidence concerning his business character and reliability.

"CONSTRUCTIVE banking" expresses the working spirit of this bank.

MANY small businesses have become strong and prosperous through wise banking connections.

ANY business or individual maintaining a fair banking balance has a right to borrow from the bank in proportion to the value of the account maintained.

THE business man who knows clearly how to use the bank has a great advantage over those who do not.

COURTEOUS consideration of requests even if it is impossible to grant them.

NO progressive firm is too rich or too prosperous to dispense with banking accommodations.

IF a bank's investments are good, if its credits have been wisely extended, depositors are amply protected.

MUCH is being said nowadays about scientific management of business. Handling finances through a checking bank account is part of the most modern approved methods.

YOU are helping yourself, the bank and the community when you keep as large a balance in the bank as possible.

OUR investments are not only safe, but they are such as can be turned into cash quickly. This is a vital feature of sound banking.

EVERY modern equipment, convenience and system for facilitating the business of the bank and its customers is in use here.

THIS bank will help you in such a way that you will be able to get better results from your own efforts.

A BANK account means safety, convenience, acquaintance and accommodation.

AS a young business man you can profitably give up savings bank interest because of the additional working capital you gain by having a commercial bank account.

THIS bank has so completely systematized its business that the requirements of its customers can have attention without delay.

WE make it a point that every business transaction with our patrons shall be mutually satisfactory.

DEALING each day with men in all lines, the officers of this bank are constantly in touch with conditions in every trade and industry.

FREQUENTLY we are able to put our customers in possession of facts that bring them profit or save them loss.

IN managing household expenditures, a check-book acts as a perpetual reminder of the difference between income and outgo.

THE amount of credit granted to any applicant by this bank is determined by the responsibility of the borrower, or the kind and sufficiency of the security offered and the value of the deposit account.

THIS bank wants to co-operate in every way possible with local business men in increasing the prestige and prosperity of this city.

THE officers of this bank consider it both right and good business to give equal attention to small and large accounts.

SECURITY and service are the twin watchwords of this bank.

MAKING good loans is just as necessary to the success of a bank as receiving deposits. All worthy requests for business loans will receive the careful consideration of this bank.

NO up-to-date business man attempts to get along without frequent use of the services and accommodations of a good bank.

ESTABLISH your credit by becoming a regular and consistent bank depositor. One of the foundation stones for the success of a business man is the acquaintance and friendship of other men, and one of the most important things is to get acquainted early with the officers of a good bank where you have an account.

OFTEN the scrutiny of a trained outside observer, like your banker, is the very thing needed to discover some latent weakness or danger in your business.

THIS bank never overlooks the fact that its prime duty is to its depositors, and that every dollar on deposit has to be paid back to the depositors.

WITH one of our Letters of Credit you can obtain money in any amount within the limit agreed upon from any large bank or hotel in the world.

THE value of an established credit and a good banking connection is fully appreciated when an occasion arises calling for extra cash.

HAVING connections in all parts of the world, this bank is able to send money for its customers anwhere at a moment's notice.

IT would be impossible to do business as it is done nowadays without credit and the machinery of credit which the banks supply.

IN a National bank there is a greater measure of personal accountability laid upon officials than in any other corporation.

WE consider the giving of dependable advice one of the functions of this bank. It frequently happens that our experience enables us to make suggestions helpful to a business man.

THERE comes a time with most business houses when for the time being they are rather hard pressed financially. It is then that the value of an established credit and a good banking connection is fully appreciated.

WE supply to our patrons every advantage and convenience that a bank can safely give.

THE directors of this bank enjoy the respect and confidence of the community and bring to the direction of the bank's affairs a wide and diversified experience, which is the surest guarantee of sound, conservative management.

OUR officers' and directors' first-hand knowledge of general business conditions gives them the greatest possible advantage in directing the affairs of this institution.

THE integrity, judgment and ability of our officers and staff of employes has been tested by many years of successful banking.

OUR officers are always ready to tell you points of advantage to you in financing your affairs, for they must, of necessity, keep thoroughly posted as to markets and various lines of trade.

IF we can help you succeed in your business enterprises it will benefit the community and the bank as well as yourself.

OPEN a checking account here, take advantage of all modern business methods, make use of all banking facilities, and make yourself and your business methods known to the officers of the bank. This course will pay you.

WHEN this bank handles your money it helps you even beyond any mere interest on your money, by making your manner of managing your funds safer and more convenient.

WHEN you deal with this bank you can rest assured that it is always ready to help you in doing that which is best for the growth and advancement of your interests along legitimate lines.

WE offer a bank large enough to inspire the confidence of its customers, but not too large to give every consideration to the interests of every customer.

BANKS are a necessary factor in the business community. It would be just as difficult to conduct modern business without banks as it would be without money.

ON such matters as a purchase, an investment, an extension of credit, or the management of a business, a good banker is competent to give sound advice. That's his business.

NOT every individual realizes just how much help a good bank can be to him. It needs actual experience of a bank account to make one appreciate its comfort, convenience, safety, profit and general satisfaction.

YOUR credit today is what you have made your name worth by years of honest dealing, right living and the ability and disposition to meet obligations promptly. Let this thoroughly reliable bank help you build up your credit.

SAFETY, freedom from worry, ease of making change, getting a sure receipt, building up credit, doing business in a modern way —these are a few of the advantages of maintaining a checking account.

THE man who is favorably known at the bank has a distinct advantage over the one who is not. There comes a time in almost every man's life when it will mean a good deal to him to have the recommendation or indorsement of a good bank.

EVEN though you do not deal in large sums of money, a bank account establishes your credit, provides a safe place for your cash, and systematizes your business dealings.

DON'T be afraid to start a bank account with a small sum. We know that small accounts have a way of growing. Most of our big accounts today started with only a hundred dollars or less.

THIS bank will sell you exchange on whatever place you require, either in the United States or abroad. Sometimes you may need to remit funds which you have not in hand. The bank will loan to you on proper security and forward the money wherever you say.

A CHECKING account makes for convenience and safety. It is the method used by all the most important business houses and by a great many private individuals.

IF you are giving money as a present, bills or silver do not seem to be just the thing. Gold coin is hard to get and not convenient to use. A check on your bank for the amount you desire to give is just the thing.

YOU need never pay a bill twice if you pay by check. The check canceled by the bank is positive proof that you paid the money.

WE take pleasure in offering our services to the public because we believe that our present customers will assure new ones that this bank can and does fulfill all the requirements of modern banking.

WE know of many instances where a small business, started by men of little means, but of integrity and ability, has, through wise banking connections, become strong and prosperous.

THE difference between good banking service and poor banking service may mean the difference between profit and loss for you in your transactions.

BANKS often save men from ruin, and no man ever makes any large success in business without banking assistance.

THERE is no better advice we can give a young man starting out in his business career than to start a bank account and keep in close touch with the banker. This will help him accumulate money and use it to the best advantage.

THIS bank has helped a large number of business men, both in times of prosperity and in periods of storm and stress.

SOMETIMES a bank helps a man by *refusing* to lend him money more than it would by granting him a loan.

IF you are starting out in a business of your own, or have recently taken upon yourself a financial responsibility, do not think of trying to get along without the active co-operation of the bank.

THE high standard this bank has set for itself in the conduct of its business is a protection to its depositors in every emergency and under all circumstances.

THE profits of this bank are earned by prudent, conservative business management in which there is not a single element of speculation or other dangerous method.

WHEN you keep a bank account you have the use of all the facilities of the institution, the benefit of the advice and suggestions of the officers, and then if you ever need loan accommodation, it is yours for the asking.

THE directors of this bank, who are all successful business men, meet weekly to confer on the affairs of the bank.

MANY men have started in business with a capital only of ability, hard work, honesty and good reputation. Their bank deposits at first were not large, but they established a credit which helped them on to success.

THE judgment and experience of the officers of this institution are backed by the *combined* judgment and experience of an able board of directors.

A CHECK account is more of a necessity than a luxury, and you can enjoy it without expense. Ask the man with a check account if he would be without it.

IN addition to our staff of well-trained men and our financial strength, this bank has every mechanical facility to make banking with us pleasant and profitable.

A VERY influential factor in the up-building of this bank has been the considerate treatment we have accorded customers, particularly borrowers, in times of special need.

IF the average man made a point of consulting his banker in regard to investments offered to him there would be far less good money thrown away and far fewer dishonest promoters making an easy living from the ignorance or credulity of the general public.

A CHECKING account is a great convenience and means of economy for the housewife. We have many such accounts on our books and we know that in every case it is a great advantage to the household maintaining it.

THE man who realizes the banking accommodation to which he is entitled, who knows when and to what extent it is safe for him to rely upon it, is more likely to succeed, other things being equal, than the one who tries to get along without the aid of the bank.

A HUNDRED small accounts make a bank stronger than a dozen large ones aggregating the same total of deposits. That is why we are constantly seeking new customers. We want as wide a circle of friends and customers as possible.

THE public demands of the banker promptness and truthfulness, and he must live up to his promises in every respect. In turn, the banker expects the same promptness and truthfulness from his customers.

IN business, system is generally conceded to be one of the fundamental factors of success, and the regular maintenance of a bank account is one of the greatest aids to system in business.

DESIRING to give our customers the best possible service, we are continually seeking to improve our equipment in every way.

THE completeness of the service rendered by this bank, the absolute protection of all funds deposited in its custody, and the courtesy and general efficiency of its officers and employes are responsible for the increasing popularity of this institution in the business community.

GOOD banking service includes a great deal more than you realize if you have no bank acount at all or do not maintain as good a balance as you might.

WE issue traveler's checks which may be converted into cash anywhere without red tape, delay or discount.

TRAVELER'S checks cause no worry or inconvenience and therefore add greatly to the pleasure of a trip abroad.

THERE is not only inspiration and satisfaction in dealing with a strong and growing bank, but there is also actual profit in it, and the prestige of having a strong financial institution back of you is worth a great deal to you in your business.

THE officers and directors of this bank fully appreciate the extent to which the co-operation of our customers has helped the institution grow, and they are anxious to continue to co-operate with our customers for mutual advantage, and are also anxious to get in touch with many more people who need the services of a good bank and whose business will be an additional source of strength to us.

CREDIT and confidence grow with business relations, and when once established with a strong bank, they make additional working capital for a successful business.

OUR local experience with local conditions enables us to assist you in the right way.

IT is at the bank counter that a man's credit is determined, and the wise business man makes every effort to stand well there.

To build on a rock in the business world one must keep his credit unsullied, and he must realize that the best way to do that is by building up a bank account.

If you have any extra or surplus money awaiting investment or anything of the kind, by all means deposit it here on interest-bearing certificate of deposit.

You are doing good triply when you keep as large a balance as possible in the bank—you help yourself and the community, as well as the bank.

This bank takes special pleasure in aiding its clients to establish themselves upon a good credit basis. Don't wait until you want to borrow. Begin to establish your credit now.

We realize that the principal inducements a banker has to offer the business public are security and the pledge of personal attention to business. We know that our large capital and surplus, together with the strictest government supervision, make the institution absolutely sound, while the efficiency of its equipment and service fulfill the other requirements of a good bank.

A checking account is a time and money saver in itself, and it has manifold advantages on account of the mutual acquaintance between banker and depositor which arises because of it.

Because the business of a bank can be successfully conducted only with honest men, the bank becomes a force making for public morality in the community and presents such inducements to uprightness that none but the most foolish would disregard them.

Paying by check is a great convenience, but using checks presupposes that you have money in the bank, and when you are a regular bank depositor, you are in a position to get many other conveniences and accommodations from the bank. If you have not yet opened a bank account, or if you are not entirely satisfied with your banking relations elsewhere, we would be very glad to welcome you at our offices.

This bank is interested in every business and professional man, in this community, no matter how small his operations. If at present you have limited means, but character and hustle, we want to have you as a depositor and customer of this bank.

Money you deposit in banks away from home does this community no good. Therefore it is to your best interests to deposit your money where it will not only benefit you, but aid home industry also.

This bank gives service along the lines of customary banking requirements of every-day business and likewise accommodations adapted to the individual needs of the customer.

Starting a banking connection is a serious matter and ought to be done as the result of a careful consideration of all the qualifications of the bank seeking your business.

We desire the closest inspection of our financial standing, equipment, methods and personnel on the part of those who are thinking of opening an account here, because we know that we can give satitfaction on all of those points.

If your check on this bank is stolen or forged and is paid to the wrong party, you would not lose anything. The bank is liable for forged checks if it pays them.

The good-will and co-operation of its customers is wanted by this bank. We desire to enter into the spirit of our customers' wishes and requirements, giving due consideration even to minor wants and to complaints, if there are any to be made.

At this bank you are assured of a kindly consideration of your requests, even if it is not practicable to grant them.

We often have "inside information" which is of advantage to our customers. It is our policy, whenever possible, to prevent any unwise investment, loan or business move on the part of a customer, as we realize the mutuality of the interests of the bank and its patrons.

The owner of a business needing more money, without thorough analysis, sometimes takes in a partner with cash, or issues new stock, when the real need is only a temporary loan. That is where a good bank can help—by the right kind of advice and by making the required loan.

The methods of business as it is carried on today call for the assistance of the bank at almost every turn. Your personal appreciation of the value of a bank connection grows with your account.

In becoming a depositor at this reliable institution, you not only avail yourself of the advantages of our prompt service, careful business methods and complete banking facilities, but you also profit by our experience in financial matters.

Every man should feel it his duty to maintain a regular bank account and to cultivate the acquaintance of his banker.

Providing a place of safe keeping for money is only one of many services which the bank can perform better than any other institution or individual.

If you will come into the bank or write us, we will be pleased to give you particulars concerning our strength and ability to give you just the kind of banking service you need.

This institution has faithfully served its patrons for a good many years, and at all times its affairs have been conducted in such a manner as to inspire the utmost confidence on the part of its customers.

The strength of a financial institution lies in its capital, assets, its honorable history and the ability, character and standing of the men who conduct its affairs. Possessing all these qualities to an eminent degree, this bank solicits your account.

Deposit your surplus in this strong bank and take for it a certificate of deposit. Your money will earn good interest and will be kept perfectly safe for your permanent investment or other use later on.

A certain amount of knowledge of banking principles is necessary to the education of every business man or woman. Through a bank account one gains a knowledge of these things as well as of many other facts of business.

Any woman who has to look after the many details of housekeeping finds it a great convenience to pay her household bills by check. At this bank we have made special provisions for the convenience and comfort of ladies.

As a lender, this bank stands ready to aid anyone who is worthy of it and is building up a legitimate business. We want your influence and deposits as much as you need our advice, protection, accommodation and services.

We want the people at large to know more about how the bank can help them in their business and financial affairs.

You will never appreciate the convenience of a checking account until you have one. As a saver of time, trouble and worry the check method of handling personal or business financial matters is one of the most valuable features of modern business.

When you have a checking account the bank, in a way, acts as your bookkeeper, and by the return of your canceled checks you get automatically the best kind of a receipt for every cent paid out by check.

The value of checks as a means of transferring money from one place to another has been so thoroughly demonstrated that millions of dollars in checks pass through the mails every day.

We want time deposits and are willing to pay a specially good rate of interest for them. For such deposits we issue Certificates of Deposit which are interest-bearing negotiable instruments running for a longer or shorter period, as arranged. We consider this method an ideal one for the handling of temporarily idle funds.

Every officer and employe of this institution is bonded for the faithful performance of his duties.

Our directors, all successful men, who have demonstrated their ability in their own business, meet weekly to confer on the affairs of the bank.

We have the financial strength, the organization, the experience and the facilities to render this institution up-to-date in every particular.

At this institution banking is made easy for women. A checking account simplifies the family buying done so largely nowadays by the women of the household.

The cashier is chief executive officer of the bank. He represents the board of directors and sees that the policy and plans formulated by it are carried out.

Many women do not feel as much at home in a bank as they do in a department store. We take particular pains to make banking transactions easy and pleasant for our women customers.

In every respect this bank is suitably equipped to give prompt and satisfactory service.

This bank is anxious to co-operate with business men in pushing their business. There are many ways in which we can help you if you will give us the chance.

If you do not know our cashier please consider this a personal invitation to get acquainted.

This bank will value your business and help you if you will give us the opportunity.

Maintaining a bank account presupposes common sense, energy, determination, prudence, temperance and persistence.

We are glad to note that many of our depositors feel as if they have a sort of proprietory interest in this institution. We hope all our customers will call this their bank.

Every business man worthy of the name realizes the importance of maintaining a reserve fund to draw upon when having the use of additional money would mean a considerable saving or an extra profit.

When you pay your bills by check you need not worry even if you fail to get a receipt because the endorsement of your check is a receipt in itself.

Sound and progressive business methods in the bank's management; the active participation and co-operation of well-known business men in the conduct of its affairs; prompt and courteous attention to the wants of customers and a desire to satisfy them. These things account for our steady growth.

For your own sake, for the sake of the community and for the sake of the bank you ought to become a regular bank depositor.

When you deposit your money in the bank the bank does not let it lie idle by any means, but sets it at work promptly.

There are times when to be able to put your hand on ready cash may mean a big saving or a quick profit in your business.

We assume all risk of loss by forgery. If some one else signs your name to a check and we pay it, the loss is ours, not yours.

Every department of this bank is separate and under the management of one man who accounts daily for his individual work, the positions of the staff being changed frequently, so that each department is well checked up.

The mere ability to draw a check on an institution of the highest repute like this is in itself a voucher for your responsibility.

When you endorse a check or a draft always write your name on the back exactly as it appears on the face.

When we advise you to circulate your money we don't mean to urge you to spend it, but to put it into circulation through the bank.

Depositing in the bank is a duty you owe yourself and the community at large, for it is money in circulation that enables business life to go forward.

Do you realize that a considerable part of the service rendered by a bank to its customers is without cost to them?

Through the bank your money is helping along the general prosperity while at the same time you are not parting with your money at all, but are simply putting it where it will be kept safer for you than you could keep it yourself.

Payment on a check can be stopped at any time by notifying the bank, stating the number of check and the names of the drawer and the drawee.

It pays to cultivate friendly relations with your banker. Keep a regular account in the bank and then don't be afraid to consult your banker in financial matters.

It is quite worth while for any man to build up a reputation that will entitle him to credit at the bank.

Maintaining a regular bank account through a considerable period is one of the best ways to get credit at the bank.

Henry Clews, the well-known New York financier, says that establishing a credit should be the first consideration when organizing a new business.

You cannot expect to accomplish much in a business way without using the services of a bank.

We can care for your money safely, protecting it from loss with physical barriers, by legal safeguards, and by giving you sound advice on how to invest it.

Farmers need loans sometimes. It is, therefore, a good thing for the farmer to deposit in the bank when he has money on hand and thus establish his credit.

Observe a little and you must be convinced of the truth of the statement that it is not to any business man's advantage to try to get along without banking connections.

Closely associated with all sound business is the sound bank. This bank enjoys the confidence and handles the business of many of the leading firms, corporations and individuals in this community.

A good business man ought to be more concerned with establishing a reputation than with the art of borrowing money. The reputation established, the power to borrow will follow.

A check should be presented for payment within a reasonable time after issue or the drawer will be discharged from liability.

Don't handicap yourself by refusing to establish relations with a good bank. Do you realize that without a bank account you are placed at a disadvantage in every transaction involving money?

We desire to come into confidential relations with our customers. We gladly give depositors the benefit of our business knowledge and experience—especially in the matter of investments.

Nowadays banks are indispensable to the business community, and if you have not established banking relations you are simply lessening the possibilities of your business.

This is the kind of an institution that can help you in your business.

You need a good strong bank like this back of you in your various enterprises. You may not realize this need, but it exists, nevertheless.

In loaning money this bank always makes it a point to attend to the needs of its depositors first.

Every business as well as every individual needs ballast in the form of a cash reserve to help weather financial disturbance.

Besides being able to put up the full security required of an institution seeking government deposits, the financial condition, the methods of management and the general high standing of this bank have been approved by the highest authorities.

We especially encourage women to open accounts with us in both our commercial and savings departments as we give their accounts special attention.

The stub of your check book acts at once as a record and a receipt, and this one book will show you at a glance just how much you are paying to your butcher, grocer, milkman, iceman, or dressmaker.

Our interest-bearing certificates are issued in any amount. They draw interest at — per cent., are payable in six or twelve months, and are negotiable by indorsement.

A splendid investment for surplus funds are the certificates of deposit of this bank. They are just as safe and profitable as most bonds, and a good deal less trouble.

The banker is in position to know a great deal about business and investment conditions, being in constant touch with the commercial life of the community and of the business world generally.

No concern has enough money to escape consideration of this question. Too much credit is a thing unheard of, except when the privilege is wrongfully used.

This bank is a designated United States depository, having complied with the requirements of the United States treasury department, and is made the custodian of a portion of the government funds.

It is a wise provision for every business house to maintain a cash reserve for unexpected demands.

Remember that with the bank's aid you can be relieved of a great deal of unnecessary trouble in your financial matters.

The name of this institution is a synonym for all that is clean, reliable and substantial in financial matters.

In our platform honesty is the principal plank. It is this integrity that assures the depositors of this bank that its affairs and their interests will be honestly looked after and that the funds of the bank, the ability and experience of its officers and directors, will be properly used.

There is a great deal more to the matter of a good bank connection than an outsider realizes. Don't be an "outsider" any longer.

The first of the year is the time when books are balanced, accounts straightened out and plans laid for business extension. In making your plans do not overlook the important place that a good bank should occupy in your transactions.

The merchant, the manufacturer, the farmer, the private individual, all find cash and credit a good combination. They supplement each other. With credit you can make money. With money you can get more credit.

At the bank counter is the place to establish your credit, and becoming a regular depositor is one of the important factors in building up that credit.

As a depositor all the privileges and facilities of this institution are placed at your disposal.

Besides being able to pay your bills by check, when you have even a small account in the bank, you are enabled to buy goods when the market is low.

In a check, when the amount written in words and the amount stated in figures do not correspond the words govern. Every check ought to be endorsed on the back and as near the left end as possible.

If you do not know from personal experience the satisfaction and profit of having an account in a strong and well-equipped bank like this, will you not decide to find out this year?

Care should be taken in making out checks to avoid errors, for they may be troublesome and expensive, but with ordinary caution mistakes need never occur. The use of checks in making your payments will prevent many misunderstandings, and often will save money.

Our business is conducted with conservatism, but also with enterprise and up-to-date methods.

Our specialty is the handling of all money matters, and in our organization are men who specialize still further in the various branches of banking and finance.

Will you not now seek the aid of this strong institution in extending your field and increasing the volume of your business?

A banker is familiar with the experience of a great many other business men in various lines and so is likely to know something about your business needs which you yourself may not happen to know.

You can't be too careful about how you put your name on negotiable paper. Always indorse crosswise on the back near the left end. This gives room for later written indorsements and indorsing stamps.

It is the purpose of the government to make the word "National," in connection with a bank, mean the same as "Safety."

The use of checks is a most general and valuable feature of modern banking. A business man who doesn't use checks is almost as far behind the times as one who doesn't use the typewriter or the telephone.

No bank can hope to win the confidence and respect of a community unless every person entering its doors is assured of receiving fair and courteous treatment, regardless of his station in life or his relationship to the bank.

There is no question about its being an advantage to have a good bank back of you. We desire an opportunity to prove to you that this bank is good in its soundness, personnel and service.

With a regular account here you are in a position to ask and receive advice, accommodations and the full use of our many facilities.

It is becoming more and more the thing for women in their shopping and household buying to pay by check.

Money in the bank is a great convenience to you and your funds are safe. It also helps the community.

THIS strong, conservative institution pays particular attention to women's accounts. Call at the bank or write to us about opening a check account here.

THERE are many factors in the strength of this institution, not the least of which is the nature of its policy and control.

THIS bank is thoroughly examined twice a year by the National Bank Examiners. Five times a year, upon the call of the Comptroller of the Currency, we issue sworn statements of condition.

WE stand ready to convince you as to our strength, ability and responsibility and to show just how we can help you personally. Will you not give us an early opportunity to do so?

ARE you in the proper relationship with this bank to get the greatest benefit from it? One of the first essentials is for you to become a regular depositor here.

WE know that our experience, knowledge, ability, system, organization, modern methods and energy would work greatly to your benefit if you give us the opportunity to help you in your business.

PROGRESS is rapid with the man who combines good credit with his working capital.

BANKS are always glad to make loans to persons who are known to protect their credit.

DO you want some help in your domestic financial problems? The finances of any household are better regulated and the accounts more easily kept if the money is handled through the bank.

OUR officers are easily accessible and glad to advise customers in business matters.

IN addition to being prudent and conservative in our management, we are alert and progressive in our methods and courteous and accommodating to our customers.

DEPOSIT your income at this bank and pay it out by check. Thus you will make a written record of all your money transactions, which may be referred to months or years hence.

THE convenience of a checking account is yours, free of all charge.

THE more bank depositors there are in a community the more prosperous will be both the individual citizens and the community as a whole.

THE bank and its depositors, co-operating, can bring about gratifying results in the form of more business.

THE business-building service of this bank includes credit, advice, discounts and safe and profitable handling of funds.

THE needs of each depositor or borrower are likely to be different. We make a special effort to accommodate our service to the requirements of all who seek it.

COURTEOUS regard for the wants of every customer is the rule of this bank.

IF you are still using the savings banks as a depository for your surplus, we can prove to you that the difference between savings account interest and interest on a checking account is profitably lost because of the additional *working* capital you gain.

IN making reports to the Comptroller, the directors who attest them compare the reports with the books of the bank and examine the bond securities, notes, etc.

GREAT risks are taken by carrying one's surplus on the person or keeping it about the premises. Deposited here your money is always at your disposal.

IT will help your business prestige to have a bank account and settle your bills with checks drawn on a strong, reputable institution like this.

OUR officers will be glad to meet you or correspond with you in regard to your banking relations.

CONFIDENCE rests upon belief. The people of this community believe in us. They have confidence in our strength, stability and efficiency.

BESIDES being thoroughly familiar with the institution's affairs, our directors are upright, capable and experienced.

THIS bank, in addition to government examinations, has from one to two audits a year by an outside expert bank accountant.

POPULAR confidence in this institution is demonstrated by the fact that corporations, firms and individuals now have money on deposit with us to the amount of ————.

CALL at the bank and get acquainted. This invitation is extended especially to young business or professional men and women who are in need of wise business counsel.

OUR directors are men of sound business judgment, who are successful in their own business and prominent in the commercial life of this city. Your interests are safe in their hands.

WE have certain services to offer you—services based on the necessities, the opportunities or the emergencies you encounter from day to day in your office, or store, or factory.

THIS bank asks a depositor to fill out a deposit slip when he makes a deposit. These slips are preserved, and the depositor's slip made out in ink may serve to correct a mistake or settle a disputed point long afterward.

IN dealing with firms or individuals at a distance, the best reference you can have is the bank where you do business.

THERE are manifold advantages of having a bank account and being a regular bank customer. Come in and let us explain some of them to you.

WE want you, Mr. Business Man, to regard this bank as a business ally.

DEPOSITORS have the first claim on a bank, and they are better known to the banker than persons who have no dealings with him.

IT is folly in this day for any man to try to get along without the aid of a good bank. The sooner a young business or professional man realizes this and acts accordingly the sooner he will reap the benefits.

A CERTIFICATE of deposit is a written acknowledgement of the bank that it has received from the person named a sum of money as a deposit subject to withdrawal on demand and the surrender of the certificate.

As a depositor here you will receive a great many benefits aside from the ordinary banking accommodations.

YOU cannot establish credit at the bank unless you deposit there.

IT is possible for you to develop our confidence in you so that you can obtain credit at this institution when you require it and are able to comply with the necessary conditions.

IT will pay you to get such a good financial institution back of you. This is entirely in addition to the safety, convenience and profit of having a checking account here.

YOUR credit being based on confidence, the all-important thing for you to do is to build up that confidence by every legitimate means in your power.

OUR success is bound up in the success of the community. We want old residents and new-comers to get acquainted with us for our mutual benefit.

NOT a few of our customers keep both a Certificate of Deposit account and a checking account here, combining the — interest profit of the former and the great convenience and economy of the latter.

ONE of the chief causes of business failures is lack of capital. Every business, as well as every individual, needs a reserve fund. The bank is the best place for it.

PAYING by check gives you a permanent record of what your money buys—a detailed account that you may go over at the end of each month and know just where your money went.

To encourage thrifty, careful women we are pleased to assist them in making deposits or checks, and to give them advice in business matters.

THE merchant who has established his credit by maintaining a fair balance in the bank can borrow to take advantage of cash discounts on his bills, such discounts usually being greater than the interest on loans from the bank.

IF we did not sincerely believe that we can give you expert help we would not and we could not urge you as strongly as we do to avail yourself of our services and facilities.

IF a check is stolen or forged you do not lose anything. The bank is liable for forged checks if it pays them.

PAYING by check is a modern method of doing business. Each check you issue contains the date, number, amount, person to whom paid, and your signature.

WHEN a person cashes a check he must sign his name on the back as an acknowledgement that he received the amount written on the face of the check.

WE carry in our vault in ready cash about — per cent. of our deposits. We also carry cash balances with our reserve and other strong banks to the amount of about — per cent. of our deposits.

YOU are always welcome here, whether you come to pay or to receive. We are here to serve you and are constantly planning new ways to please our customers.

CHECKING accounts are advantageous to those who work for wages or salary, housewives, capitalists, professional men, business men, corporations, executors, administrators, guardians, assignees, trustees and various organizations.

WE recommend that you maintain both check and savings accounts. Then you can transfer money back and forth from one account to the other as the exigencies or opportunities of your business require.

IF you have a checking account at the bank you will always feel free to ask your banker for advice or for a recommendation. He will be glad to furnish either.

A BANK account is worth a great deal to you in convenience, security and business prestige. It enables you to draw your check on a good institution like this.

DON'T forget to sign your checks. This may seem unnecessary advice, but this mistake is a common one that causes inconvenience and delays.

THIS bank is an ideal institution for business men's banking. Its policy is liberal and accommodating. It believes in helping the business activities of its customers as far as is consistent with the soundest banking practice.

WE will be pleased to meet you personally to explain any banking feature or give you the benefit of our advice on business matters.

CHECKS are time and money savers; they are clean, convenient and safe. They are just as much to be recommended for the householder, the housewife and the professional man as for the business man.

A STRICT compliance with the rules and regulations governing National Banks is here backed by a personnel of the highest ability and proved integrity.

YOUR money deposited with us in a checking account will always be subject to your call and an acquaintance at this bank as a depositor will help you materially.

LOANS, discounts, collections, exchange, letters of credit, interest on deposits, advice on business and investment matters—these are some of the features of our service.

YOU ought to be a regular bank depositor and have a checking account, because you will then be in line with modern business methods.

IN your business affairs take advantage of the system and organization placed at your disposal by this strong, up-to-date bank.

THIS bank for more than a generation has occupied a leading place in the business and financial affairs of this community.

As a customer of this strong institution you are entitled to the best business advice, all the facilities and conveniences of the bank and such accommodations as are warranted by your standing and relations with us.

YOU will have additional security, economy and convenience when you let a good bank do its part in connection with your business transactions.

NINE-TENTHS of the business of the world is done by checks. Why not do yours that way?

IN every feature of its banking activity this institution is thoroughly conservative. Safety first, profit second, is the rule we go by and the result is we get both safety and profit for ourselves and for our customers.

INDIVIDUALS and firms find checks convenient, clean, safe and a source of saving—in short, the modern way of doing business.

A STRONG bank must have sufficient cash resources to meet all demands. A large amount of money must be kept on hand, all of which would be immediately available in case of an emergency.

OUR officers are men of long experience in banking. The directors are not chosen because of their wealth, but because of the business ability that enabled them to succeed.

IT helps your social and business prestige and credit to pay obligations by check on a good bank like this.

STRENGTH and efficiency are the prominent characteristics of this institution.

THE officers of this bank are at your service. They invite you to make this bank your business home.

ONE of the most satisfactory ways of keeping a cash reserve fund is to deposit it in a strong bank like this on interest-bearing certificates of deposit.

ON certificate of deposit your money is entirely secure, and while not in use in your business it is, nevertheless, earning money for you and helping business in the community.

THIS bank charges you nothing for guarding your money from loss by fire, theft or carelessness, although it has cost us a lot of money to provide the proper safeguards.

YOU will have no difficulty in keeping your accounts straight if you have a checking account. Every month the canceled checks and the stub record of your check-book provide you with indisputable receipts for payments made.

THIS bank will assist any man of business capacity to build up his business. This help will be extended in such a way that you will be able to get better results from your own efforts.

YOU will get courteous attention and a square deal here. We desire to have the public know that we are anxious to help along the legitimate business of our citizens in every way possible.

YOU have a tangible means in the check-record of each past month whereby you can save during the coming month. If you have just so much to spend, you will know where and how to adjust expenses.

WE are confident that you will be so well pleased with the attention and service that you will receive at this old established bank that you will become one of our steady customers.

YOUR money in the bank is in circulation while you are not using it. Thus you get not only many direct benefits, but your money helps to upbuild your community and you profit as a resident.

YOU and your bank co-operating can accomplish a good deal more than either working separately.

COME into this bank at your early convenience, meet our officers, and let us explain to you in detail the benefits of a bank connection.

EVERY young man who starts a bank account and maintains it is doing something that will surely raise his standing in the community—both socially and in a business way.

WE know that in every respect we are complying with the government regulations and that we go beyond the legal requirements to make this institution a safe and reliable one for all our depositors and customers.

THE character, ability and experience of the men back of this bank largely account for the popular confidence in us.

ADVICE, accommodations, collections, interest on reserve funds, these are only a few of the many ways in which we can serve you.

LETTERS of credit can be issued in favor of two or more persons and can be realized upon anywhere in the world where there are banks.

ANY woman who has to look after the many details of housekeeping finds it a great convenience to pay her household bills by check.

WITH a checking account the housewife finds it unnecessary to carry large sums of money in her house or in her purse, and avoids the trouble of making change in the residence district.

OUR service includes a great deal more than the average person has been led to believe falls within the scope of a bank's activities.

REMEMBER that all check books, bank books, etc., are free, and it costs you absolutely nothing to have a bank account.

A BANK opens an avenue of advice that leads to the keeping of what one has and the making of more. This strong institution would welcome you and your business and deposits.

A GOOD resolution to make now and keep throughout the year is to put yourself in a position to derive the full benefit from a banking connection.

DESERVING young business men we want to hold as customers and friends throughout their business careers. That is why we make them especially welcome.

CASH prices, as a rule, are lower than credit prices. This bank always has money for its depositors to borrow and the rates we charge are such that oftentimes you can profitably borrow money to take advantage of discounts for cash.

BECOMING a depositor in this institution opens to you its many privileges and leads to broader business relations.

PERHAPS some of our present depositors do not appreciate all the features of our service to the business community. We want them to find out by actual experience.

WE are resolved to do all in our power to promote the mutual interests of this bank and its customers.

WHETHER your present cash surplus is $5.00 or $25,000, there is no safer way to employ it than to deposit it with this bank and get one of our certificates of deposit to draw — per cent. interest.

A BANK draft can be cashed at any bank while a Post Office money order must be cashed at one specified office.

A COMMERCIAL depositor not only has the advantages of a checking account and interest on his average daily balances, but he also gives the bank an earnest of his ability to repay any loans made to him.

WHAT would you do if there were no banks in this community? Do you think it would be a very desirable place to do business in under such circumstances?

THIS institution has the equipment and the organization to serve you in a great many different ways in connection with your financial and business affairs.

CAN you afford to be without what has been the mainstay of the majority of the successful business enterprises of the country?

CHECKS are clean, convenient and businesslike. They add to your prestige, comfort and security. Returned to you canceled by the bank, they form the best receipt for bills paid.

IT will pay you in a great many ways to establish and maintain regular business relations with a reliable institution like this.

SHOULD your check be lost a duplicate can be obtained, and the money is safe.

As a saver of time, trouble and worry, the check method of handling personal or business financial matters is one of the most valuable features of modern business.

IT requires only a small amount to start a checking account here, and you will always find us willing to help you in the development of your business whenever we can consistently.

WHEN temporary reverses come it is a very convenient thing to have some reserve capital or a good credit to fall back upon.

WE have large financial resources, operate under the strictest government supervision, and have able, experienced and trustworthy officers and directors.

MAY we not soon have the pleasure of receiving your first deposit?

IF a bank's assets—that is to say, its investments—are good, if its credits have been wisely extended, depositors are amply protected and need no other guarantee.

COME into the bank and let us show you just how we can help you PERSONALLY in your business and financial affairs.

As one of our depositors it costs you nothing to have the great benefits of a checking account, although the bank is at considerable expense to maintain a force of skilled clerks to handle accounts and to provide the necessary supplies and equipment.

THE officers of this bank welcome small depositors, considering it not only right, but good business policy to give equal attention to small and large accounts.

You will be welcome here even if you do not at once become a depositor and customer.

The young business man who has clearly shown his ability to conduct a small business successfully receives special attention and consideration from this bank.

Our assets are of the highest character. Our transactions are most strictly supervised by the banking authorities, and as far as management is concerned, there is no more conservative institution in the State.

Money in bank will not be spent readily for the things you do not need, so that a check account as well as a savings account is an aid to thrift.

To use the bank as a reserve power in his undertakings—the limited partner tiding him over seasons when outlay distances income —is an essential thing for a young business man to learn.

Being a regular depositor provides an opportunity for us to get acquainted with you and for you to get acquainted with us. That will be to our mutual advantage.

You think you can get along all right without the help of the bank but when you have nothing to lose and there is even a possibility that a bank can help you, is it not the common sense thing to do to try the matter out?

When you have a checking account the bank, in a way, acts as your bookkeeper, and by the return of your canceled checks, you get, automatically, the best kind of a receipt for every cent paid out by check.

One of the advantages of having a checking account is that then you are not compelled to meet the rebuffs that usually go with the effort to get checks cashed by friends or at banks where you are unknown.

The directors of this bank are men who have demonstrated great prudence in the management of their own business activities. They are men of integrity, good judgment and ability.

If you once have a check account in a good bank you will never want to be without its convenience and safety.

There is no more conservative financial institution in this city than this bank. It turns down proffered investments which other institutions sometimes accept. It refuses accounts that appear likely to demand accommodations that cannot be safely granted.

The small merchant or producer whose business is growing will not be satisfied with a savings account when he discovers that his working capital has increased value in a commercial account, because it is more effective.

Build up your credit and paper you present is not likely to be questioned. It is at the bank that your credit is established, and the best time to do it is before you seek favors and accommodations.

This bank has been in existence for ——— years. Its policy is conservative, but at the same time it is in full accord with modern ideas. Therefore, the condition of the institution has always been sound and its growth satisfactory.

Most persons start their business relations with the bank by opening a savings account. But if you are engaged in business you will soon find that a savings account does not answer all of your requirements.

The officers will be glad to talk over banking relations with you at any time and pledge themselves to serve your interests faithfully when you entrust your business to this strong institution.

Many of our large depositors started as small ones. We have seen accounts grow steadily, and we are glad to say that we have helped our customers to increase their business and deposits.

The value of checks as a means of transferring money from one place to another has been so thoroughly demonstrated that millions of dollars in checks safely pass through the mails daily.

As a customer of this institution you are entitled to the many privileges and accommodations which only the regular bank depositor can enjoy.

We seek an opportunity to convince you that this strong, conservative, but progressive institution, can help you increase your resources and make your business grow. Will you grant us the opportunity?

WHEN you buy a draft at the bank have it drawn payable to your order and indorse it over to the person whom you wish to pay, then the draft is of value to no one else.

WHEN you have saved at least $50 or have a surplus of cash above that amount you can do nothing wiser than to deposit it with this strong bank and get a Certificate of Deposit—a safe, convenient and profitable form of investment.

IF you have a checking account here this company will gather your hundreds of small items of money into one lump and will let you pay it out again in a multitude of little items in the form of checks.

WITHOUT charge, this institution keeps books for you, in that it keeps track of your receipts and disbursements, sending back to you receipts from your creditors in the form of canceled checks.

THE merchant who takes advantage of the discount for prepayment enjoys better credit and makes an additional profit.

WE try to take from banking all the terrors which unfamiliarity with its usages has given it in the minds of many women.

IT will help your wife in her domestic economy if you start an account for her with this strong bank so that she may pay all household bills by check.

A BANK and its patrons are mutually helpful and co-operation is advantageous to all concerned.

THE average housekeeper should be in a position to keep a bank account, and she would find it an immense convenience and saving. We want YOU to consider this matter seriously now as you read this advertisement.

A CONSERVATIVE policy in managing the affairs of a bank adds to the security of its depositors. Likewise the success of every bank, from the stockholders' point of view, depends upon acquiring public confidence and thus increasing business.

DON'T do as some women do—keep money tied up in a little bag hung around your neck or sewed into a skirt. It is much wiser to open an account here and keep your money where it will be safe and profitably employed.

THE greatest advantage of a bank account often is the actual amount of money accumulated, which is a valuable reserve for present or future requirements.

THE president of this bank exercises a general oversight in its affairs, with special duties as chairman of the board of directors. He is always approachable and ready to consider carefully the requirements of the bank's customers.

THE bank safeguards money, makes its handling accurate and convenient, promotes the exchange of business transactions from one section to another and encourages the saving of money.

IF a depositor draws several checks aggregating more than he has standing to his credit, the bank pays them in the order of presentation, without regard to dates or numbers, until the depositor's credit is exhausted.

ALL drafts, after they are paid, are canceled and returned to the bank issuing them. They are kept by the bank for a long time so that they can be seen if necessary.

YOUR personal business interests would be bettered by a bank connection. We believe that this bank can serve you advantageously.

YOU cannot afford to be in business or handle your personal finances without taking advantage of the great convenience and protection afforded by the bank.

GET into the proper relation with this efficient institution to derive the utmost benefit from its up-to-date banking facilities and the intelligent service which we are able to give, and habitually do give to all our customers.

YOU will never fully appreciate the convenience of a checking account until you have one, and use the bank regularly.

IF you have not already joined forces with us, come at once. We will safeguard your money and help you in your business.

OUR certificates of deposit are issued in any amount, payable in any stated time. They earn — per cent. interest and are payable to order and negotiable at all times, making a good investment and valuable collateral.

THE tellers in this institution are efficient in their work and courteous in their treatment of customers and inquirers.

WILL you not make a personal application of this matter now by getting into touch with this bank?

PAYING by check you obtain a positive receipt and take a step forward in others' estimation by showing that you are progressive and carry a bank account.

IF you become a depositor in this bank there is one important service we will perform for you without charge—the accounting and auditing of all transactions involving the payment of money.

OUR hope and effort shall be to serve you so well that you will be pleased to recommend to your friends this bank and its services in all matters of banking.

IN any prosperous business surplus accumulates year after year. Such surplus funds can be profitably deposited in this bank, whose loans are unusually safeguarded and which pays interest on time deposits.

ALL the money you deposit with us is safeguarded by approved and up-to-date methods, strong legal restrictions and the ability and integrity of our officers and directors.

WHEN collections are slow and capital is tied up in stocks of merchandise the wise man goes to his banker for funds with which to maintain his credit.

WE have been in business here for many years, and in all that time not one cent has been lost by depositors, while we have paid out thousands of dollars in interest on deposits and have assisted a great many of our customers in their business.

IF you have not yet found out by actual experience the manifold benefits of a checking account come in and see us about it at your earliest convenience. Our officers will be glad to meet you and talk over banking matters with you.

AMPLE capital and surplus guarantee the safety of this bank and assure its ability to accommodate its patrons.

YOUNG men, get a good bank back of you. It will be a factor in your success. Come in and talk with us about this.

THERE is no one thing that contributes more to develop a good credit than the regular maintenance of a checking account in a substantial institution like this.

IF you are not entirely familiar with the advantages of a checking account come in and see us at your convenience. You will be welcome to all the information and help we can give you.

WE want you to learn to take full advantage of every facility this bank offers you.

BECOMING a depositor with this institution will open up to you many new privileges. Call or write to learn how we can help you in your business.

WE have character, the organization, the experience, the legal safeguards and the financial responsibility to give the soundest and most efficient service to the business community.

A CHECK book in your pocket with a balance to your credit in the bank gives you the "exact change;" a legal receipt for the money you pay out; if lost it is no more than losing so much blank paper; it enables you to pay money by mail instead of wasting time calling on creditors.

FOR money you do not need immediately our certificate of deposit is a very desirable investment—better than a savings bank account, because it is not subject to restrictions, like the 60-day rule.

A CERTIFICATE of deposit is immediately negotiable through any bank; it is not subject to arbitrary interest periods like the savings account, but draws interest from the day the money is deposited until the day it is withdrawn.

YOU get from your bank more than you put in because you enjoy the full benefit of the experience, organization, ability and energy of a strong and completely equipped institution.

A STRONGLY organized bank like this gathers the working capital of a community and sets it at work in various industries and enterprises.

A STRONG directorate and an able executive staff assure wise management and prompt service at this bank.

BANK drafts are bank money orders and their usefulness is wider than that of either Post Office or express money orders.

OUR sole business is to handle money matters, and our success is in direct ratio with the success of our customers.

THE success of our patrons and the progress of the community are vital necessities of our own success. We feel that your interests and ours are in many particulars mutual.

OUR advice to you, born of long experience in banking and other business, is, get in touch with the bank; it will mean a great deal to you in your business career.

THIS bank is able to draw direct on its correspondents everywhere in this country and in the British Isles, the Continent of Europe and in China and Japan.

IN establishing banking relations with us and building up a credit, you are simply putting yourself in line with the modern methods of business in which credit figures very largely.

YOU can transact your financial business with pleasure here; our bank is conveniently located and we offer every courtesy and attention to women customers.

THIS bank considers it part of its business to help its customers in every reasonable and legitimate way. Open a checking account now, or if you have idle money, deposit it with us on interest-bearing certificate of deposit.

OUR facilities are excellent and we handle local and out-of-town business promptly. We want to serve you.

THERE is usually a long delay in getting money refunded in case a postal or express money order goes astray. The safe and convenient way to forward money is by bank draft. It can be duplicated with far less trouble in case the original is lost, and it costs you less.

To increase your business it will be a great help to have the benefit of our knowledge and experience which are yours to command as a depositor in this bank.

YOUR money in the bank keeps the mills running, employs labor and helps to make good and prosperous times for all.

MANY who have a surplus over their present needs take advantage of the liberal rate of interest we pay on certificates of deposit, adding generously to their income, and keeping their money in safety until they want it.

WE know that we can help you and we know that you can help us. Step into the bank and get acquainted with our officers. Come in whether you are ready to open an account now or not.

IF you are about to go abroad come in and learn about a convenient and dependable method of having funds constantly available for use while traveling.

A PARTICULAR point of our service is the fact that we have special men for each department. Here you will not find one man doing the work of two or three and doing it indifferently. We believe in specialization for good service.

WE want the thrifty people of this community, householders and business men, to learn the value of a bank account to preserve surplus from the imagined necessity of spending which is felt if your money is too readily accessible when the impulse comes to spend it.

IF you are starting in business you will soon find that you cannot carry that business far unless you establish credit at the bank.

A LARGE number of depositors has been attracted to this bank by its solidity, its progressiveness, its large loaning capacity, its accommodating spirit, and by the able, substantial and conscientious men behind it.

EVEN if you expect to pay out immediately the entire amount of your deposit, bring it to this bank, for we firmly believe that if you can learn how safe and convenient it is to pay out by check you will never do otherwise.

IN cashing checks here you will receive only crisp, new bills and clean silver. We have very neat check books for ladies.

DIRECTLY or indirectly, the bank affects every individual in the community. The more directly it affects you the greater benefit you will derive.

COME in and learn how we are able and willing to help you in financial matters.

THE business man who grows angry when his credit is inquired into has something yet to learn. Credit is based on confidence, and the best way to keep confidence is to be willing to show at all times that it is merited.

STAND by the bank and it will stand by you.

THIS bank is always willing to co-operate with business men of sound judgment and character who have shown a disposition to do the right thing by maintaining a bank account and meeting their obligations regularly.

THE time saved in keeping track of your affairs by the bank's keeping your books and the ability to give the exact change in writing your check more than offsets the time lost in going to the bank with your deposits.

THE important transactions of this institution are not only in every particular understood and administered by its officers but also by its directors, who meet regularly and frequently to confer on its affairs.

IF you have a checking account you need not send money through the mails. You can send your check. If the check is lost your money is still safe in the bank.

YOU will find us an able and willing ally in your business affairs.

THIS bank derives strength from the strength and confidence of its depositors, many of whom have been customers of the institution for years.

THE officers of this bank are always glad to meet customers personally, and anything we can do to promote our mutual interests will be cheerfully done. Don't hesitate to talk things over with us.

WE want to supplement your manufacturing or merchandising machinery, so to speak, by our service and facilities.

YOU need the convenience of a checking account and also the many other features of the service of a good bank, which are available only to its commercial customers.

DEPOSIT your checks here, no matter upon what bank they are drawn. Deposit with us and then pay your own accounts with your own check on this bank.

IF you do not care to give your attention to household accounts you can be relieved of all bother by a checking account with us in your wife's name. The checks will record each item of the expense, month by month.

THE next time you have occasion to send money out of town come in and let us tell you about the bank draft method.

AS a bank depositor you enjoy so many advantages that you really cannot afford to try to get along without a good financial institution like this back of you.

YOU get more out of a bank than you put into it. This is true in more ways than in the matter of interest on deposits.

A GOOD banking connection, steadily maintained, will mean prestige, credit, convenience, accommodation, sound advice and the hundred and one facilities of a modern banking institution.

PAYING household bills by check is a safe, convenient, clean and entirely satisfactory method.

ANY woman who has to look after the many details of housekeeping finds it a great convenience to pay her household bills by check. It is economy, too.

THE merchant who pays his bills when due and keeps up his bank balance is sure to enjoy good credit.

AT this bank we have made special provisions for the convenience and comfort of ladies. Our officers and clerks are glad to give help and advice at any time.

THERE is nothing mysterious about a bank account. Some women seem to be afraid that there is. This bank takes special pains to make banking easy and convenient for ladies.

WHILE various services rendered by this bank are not limited to the exclusive benefit of depositors, a checking account here will result in a greater familiarity on your part with banking customs and often in the profitable use of some of the bank's services which are not available to those who are not depositors.

SUPPOSE you need to pay a certain sum of money to someone in New York, or anywhere. If you have the required amount on deposit here you can send money anywhere quickly through this bank.

You may not realize it, but a good bank is indispensable to you as a business man and citizen.

Many a man has found out that when his business needed extra capital or he wanted to get others in with him on some deal, his success has depended greatly on what his banker could say about him.

With a check book of her own, your wife will find it unnecessary to keep much money in the house, and will avoid the trouble of making change. Her account is balanced by the bank each month and she can verify her records.

Not infrequently there are occasions in almost every person's business or private affairs when it is necessary or desirable to send money to a distant point quickly. This bank is the logical place for you to go to have the matter taken care of properly.

The best way, in fact the only way, to develop a satisfactory standing at the bank is to become a regular depositor.

There are six classes of depositors who should be especially interested in having a bank account:—All who work for wages or salary; the capitalist, the professional man, or the woman who has a separate account; the business man who wishes to separate his private income or the surplus profits of his business from his general business capital; the public or private corporation; the executor, administrator, guardian, assignee, receiver or trustee; religious, charitable, fraternal or other organizations.

With a checking account your payments are systematized; loss of money by theft or carelessness is prevented; you always have the right change; each check shows date, amount and payee; paid check is the best receipt; bank gratuitously assists you to keep your books; merchants prefer that you pay by check; checks are clean, convenient and safe; it adds to your business prestige.

CHAPTER III

Trust Company Advertising

An individual in handling a trust, no matter how honorable his intentions, is subject to many influences which may lead to a speculative use of the funds in his charge.

The trust company is impersonal and can have no interest to serve other than the safe handling of the funds entrusted to it.

The business of a trust company is conducted by officers who are carefully selected, and are under bond for the faithful performance of their duties.

This company and its customers have the benefit of the collective or combined honesty of a group of men whose individual integrity has been proved.

The management of this company, through a board of directors, provides a safeguard in that the various members of that board are not only a help to each other and the company, but they act as a check to any temptation to carelessness or worse.

A very serious objection to the employment of an individual as executor or administrator is that a man who at one time may be thoroughly responsible financially, at another may be entirely without resources or responsibility.

This company has as a guarantee of its responsibility the personnel of its officers and directors, who are men of integrity, ability, experience and financial responsibility, and also its large capital and surplus.

In most cases, an individual chosen as an executor has had no previous experience in the administration of estates. A loss due to such inexperience is just as real as though due to dishonesty.

This trust company is experienced in the handling of the many questions which arise in the administration of estates, and every beneficiary under a will, in which this company is named as executor, secures the benefit of this experience.

THE various branches of the work we are called upon to do are in the hands of men who are specialists and experts in those lines.

THE same reasons which lead a man to employ a lawyer, a physician or an architect, when he has need of the special services which these men give, should impel him to turn to an efficient trust company in all matters of a fiduciary nature.

EVERY man must die, and the death or the disability of an individual executor may occur at a time most prejudicial to the interests of the estate in his charge.

WE are constantly building up an organization and a personnel which will carry on the work of the company and look after the interests of its customers, no matter what happens to any individual member of the company.

WHEN you choose a corporate trustee or executor like this company, you need never worry about the careful carrying out of your wishes concerning the handling of your property now or hereafter.

THE trust company is an indispensable factor in modern business and finance.

As a bank, this company can receive deposits in checking and savings accounts; buy and sell exchange; issue certificates of deposit; loan money on good security; buy and sell bonds, stocks, negotiable paper and other securities; and give advice on all matters of business and finance.

As agent, we can invest money for our customers; manage their real and personal property; collect taxes and other obligations; manage estates—collecting rents, insuring property, drawing deeds and making contracts; look after investments—collecting dividends, coupons, notes or other obligations.

THE banking service rendered by this institution is high class, because our strength is unquestioned, our equipment is adequate, our location is convenient, our staff is able, experienced, courteous and trustworthy.

IF you desire to make provision for any member of your family, or any other person after your death, a life insurance policy payable to this company as trustee, together with instructions as to the disbursement of funds, will take care of the matter automatically.

As trustee or guardian, we can receive money in trust; act as guardian of the estate of a minor or incompetent person. All our business is handled in a strictly confidential manner.

As executor or administrator, we faithfully carry out the provisions of wills, acting alone or as joint executor; write wills and preserve them in our vaults till called for.

THE requirements of the ideal executor and administrator are honesty, responsibility, capability and permanence. This company possesses all of these in a high degree.

WE will undertake to collect life insurance and apply the proceeds in accordance with such trust agreement as may be made. In this way you secure the disbursement of your life insurance without the publicity inevitable when your desires are expressed fully in the provisions of a will.

THIS company is authorized and makes a business of serving as administrator or executor, consequently its ability in such lines is greater than that of the individual who, as a rule, does it only once.

WHEN you employ this company in any capacity of trust, you have the benefit of the *collective* honesty, ability and experience of the officers and directors of the institution.

IF you have money awaiting permanent investment, a good plan is to deposit it with this institution and obtain an interest-bearing certificate of deposit. It is a safe, convenient and profitable method.

THE safe and efficient trusteeship which this company gives costs you no more than similar services rendered by an individual, while the advantages of the corporate over the individual trustee are manifold.

THE most competent individual has only his own experience and knowledge to qualify him. This company has large financial resources, the combined ability of experts and specialists, corporate integrity and composite judgment, unbiased by family or other influences.

THIS company takes sufficient time to perform its work well, it neglects none of its duties and it lives to execute the longest trust.

THERE is no need to subject an estate to the severe drain upon its resources inevitable when heirs go to law. If the will is legally and clearly drawn, and a competent executor is appointed, there need be no trouble.

PRESERVE the integrity of your estate by putting it into the hands of this institution which has these factors of dependability:—Assured existence, collective experience, state supervision, and large financial responsibility.

A TRUST company as executor means absolute protection for those you wish to protect and against any who might take advantage of them.

IT is wise to employ expert service in connection with the making and executing of your will. It often means the material enhancement of an estate while in process of settlement, instead of its partial or total dissipation.

MAKE your will now. If you put it off till too late, the estate probably will not be divided just as you would like to have it done.

IF you wish your wife to own any real estate at all, you must make a will. Otherwise she will have only the use of, or income from, one-third of the real estate you own.

THE opportunities of a trust company for genuinely helpful service to its patrons are many. May we not have the privilege of explaining them to you?

WE desire to come into confidential relations with our customers. We gladly give depositors the benefit of our business knowledge and experience—especially in the matter of investments.

THIS company is organized under laws enacted especially to protect it and any business, estate or funds entrusted to it.

EVERY modern equipment, convenience and system for facilitating the business of the company and its customers is in use here, thus avoiding losses and delays.

THIS institution is a depository for others acting as executors, administrators, guardians, etc., and for court funds. As a safe, convenient and profitable method of caring for such trust funds, we recommend our interest-bearing certificates of deposit.

AN efficient staff of expert employes at this bank meets the banking requirements of its customers and keeps the records of the institution.

THE success of this institution is due largely to its facilities for giving good advice on money, real estate, investments and the many things involved in the handling of such matters.

THE business of this company is under the close supervision of our Board of Directors, which meets every week, and an executive committee, which meets several times a week. These men pass on all loans made and consider all matters of importance in connection with the institution and the trusts in its charge.

WE act as trustee for individuals, investing their money for them and paying to them whatever income is derived from it, less a small commission for our service.

INDIVIDUALS die. They become sick or infirm. They go away. When you put a trust matter in our hands you put it where it is beyond the possibility of interference from such causes.

SET your house in order by putting everything into the hands of a great, impersonal, incorruptible and thoroughly efficient and dependable institution like this.

USING our certificate of deposit plan, you get all the security afforded by the large resources, careful management and strict supervision of this institution, and at the same time receive liberal interest on the money deposited.

WE are examined at least once a year by the State Banking authorities, to whom we make five reports annually. Moreover, the company's books are examined twice a year by a committee of our stockholders, who employ expert accountants to assist them.

OUR certificates of deposit possess all the advantages of the highest grade bonds, and many more. They are not subject to fluctuations in value.

MAKE us your agent now and your executor under will so that the trustee work of your family may be kept in the same hands from one generation to another. The thorough knowledge of conditions which comes from intimate connection with certain interests over a long period of years is of inestimable value to an estate.

OUR certificates of deposit, being absolute evidence of money deposited, are security upon which you can readily borrow money anywhere.

THE trust company plan is the only sensible and businesslike way to take care of the all-important matter of the handling of your estate after the inevitable takes place.

IN probate business of all kinds this company is accountable to the court for the faithful performance of its duties, and must render complete statements, which become part of the public records.

THE trust company would be regarded as a public benefactor if people generally had a clear understanding of its work.

OUR methods of caring for estates and the economies we effect in their management entitle us to the consideration of every thoughtful man and woman in the community when it comes to carrying out matters of trust.

YOU can depend absolutely on the service of this institution which is strong financially, and is free from all the drawbacks and limitations of a single individual endeavoring to perform the same service.

THE trust funds of this institution must be kept separate from all other funds in our custody, and the accounts are audited several times each year by the State Banking Department, while the accounts of an individual executor, trustee or guardian are audited only on final settlement.

THE final test of efficiency is results. Therefore, the most competent executor is the one who best serves and conserves the interests placed in his charge. Emphatically the trust company gives the best service in this respect.

THE cost of employing this impartial and disinterested trust company—the most competent executor—is no more than for an individual acting in that capacity.

IF there is anything connected with the care of property, investing your money or the making of a will which is bothering you, come in and consult us or write us about it. Our business is to help people in such matters.

THERE are many things this company can do more promptly, with greater skill and with less expense, than is usual with individuals acting in the same capacity.

MANY men leave their financial affairs in disorder when they die without having made a will. Their property is at once involved, and the aid of the courts is often necessary to straighten matters out. Have you made your will?

RISKS attendant upon individual fallibility are minimized or eliminated by corporate strength.

IN dealing with this company you are not depending on the knowledge of an individual, but upon the combined wisdom of a board of directors of ample experience.

WE seek an opportunity to explain fully to all who are in possible need of our services our qualifications for the handling of every matter of trust.

THIS company has at its command for the benefit of its customers a great deal of expert knowledge—not just information, but knowledge, which is more exact and systematic.

ESTATES are sometimes frittered away because of unfaithful or incompetent INDIVIDUAL management.

Do you appreciate honest, energetic and sane business methods and would you like the coöperation in the handling of any matter of trust of an organization with such ideals, ability and sound backing as ours?

IN the routine details of the company's work the utmost accuracy and the most systematic and up-to-date methods are used.

THE trust company has come to be a necessity of modern business. This company is filling a place of constantly increasing importance in the commercial affairs of this city.

WE invite the fullest investigation of our methods and would like to tell you of actual benefits that have accrued to estates we have handled and trusts we have executed.

THE indifference of the average individual administrator to the requirements in regard to reports, appraisements and such details often results in trouble and actual loss of money to the estate.

We are under strict and constant supervision not only on the part of the State Banking authorities but also by the directors of the institution themselves.

This company is careful. It exercises caution, foresight and good judgment in all of the various departments of its business.

All the many safeguards thrown around financial institutions would amount to little if the men behind these institutions were not absolutely trustworthy in every respect.

We seek the opportunity to show you how we can help you in your business.

We are prompt to seize opportunities for the benefit of our customers. We prevent unnecessary expenditures, but at the same time are not narrow or unprogressive.

In the handling of trusts we act exactly as if the matter were our own private business, only more carefully, if anything.

The carefulness manifested in every branch of our business is an earnest of the carefulness we would use in the transaction of any business you might place in our charge.

The trust company's field of operation is broad and it appeals very strongly to that large part of the public whose needs are not met by other institutions.

An estate may consist of equities or of mortgaged property which may need the outlay of considerable sums to preserve it or to prevent the sacrifice of the assets by sale in a declining market. That is where a trust company as executor is better able to cope with the situation.

With your surplus money invested in our certificates of deposit, you have the absolute guarantee of a fixed return on your money and you are freed from all worry which is incident to more speculative forms of investment.

Unless he be a man of commanding business capacity and unusual fidelity to his trust, no individual can equal the efficiency of a corporate trustee or administrator.

Our judgment is the combined judgment of a number of upright, able and sound-minded business men.

The honesty of the officers, directors and employes of this company is more than on-the-surface. It is the result of inherent character and principle, extending through every feature of our business and in things beyond the legal requirements.

We invite careful inspection of the personnel of this institution. These men stand on their record of character and achievement in the business life of this community.

Ask for full information about the work of this company as executor, administrator, guardian, trustee, etc., and how we can safely invest money for you or handle any matter of trust.

The individual trustee may not be called upon to handle more than one estate in his lifetime, but it is the CONSTANT business of this company to discharge such duties and responsibilities.

This company is free from the personal relations which always influence an individual more or less. It is governed solely by business considerations and cannot be tempted into speculation of any kind.

We have in our organization men especially expert in the various branches of trust administration, and it is not the experience of one man, but of many.

There is such a thing as "collective" experience, ability and honesty. We consider it one of our best assets and one of the strongest bids we can make for your business.

We always act under the strict supervision of the State.

From experience we know that depositing and withdrawing by mail is entirely satisfactory. We want to tell you in detail why it is safe, convenient and profitable.

We are confident of our ability because we have knowledge and experience derived from the successful handling of many estates.

As executor, this company faithfully carries out the provisions of a will.

Our qualifications include:—Wide experience in the matter of investments; familiarity with probate law, the law of descent and distribution; financial responsibility and connections, and opportunities for advantageous disposition of the property to be sold.

We consider our impregnable safe deposit vault part of the equipment of our trust department, as it gives absolute safety to the perishable but very valuable papers of our clients.

Energy is not often considered in connection with the work of a trust company, but we believe that it is a very important factor in the success which has come to us in pushing the mutual interests of this institution and its customers.

A trust company cannot be too well prepared to perform the very important duties that devolve upon it—even in the mechanical features.

The books of this institution are kept by experts. They show at any time the exact condition of every account. They are examined by the State and audited by the court.

All of the officers and directors of this company are men of demonstrated business ability. Their combined or "collective" ability works for YOUR benefit when you employ us.

Knowledge is power. Successful experience in the handling of trust matters enables us to know exactly what to do to accomplish the best results in the quickest and most satisfactory manner.

Ability is another word for power—it makes honesty and experience effective. Employing this company in matters of trust, you have the benefit of multiplied ability.

You run a great many chances when you place a trust, such as the handling of an estate, in the hands of an individual trustee.

A portion of your property may be set aside, under a declaration, for the benefit of your children. Such a trust ought to be safeguarded against the possible improvidence or misfortune of your beneficiaries.

Rents and other income will be collected and credited, or remitted if desired. Leases will be executed, repairs made and the payment of taxes and insurance attended to carefully.

We are legally authorized to act in every capacity of trust and are better fitted than an individual to do so because of the collective honesty, ability and experience of the men who direct the company and perform the services required by its customers.

We place at your disposal expert service and a very complete organization.

This company is prepared to assume the entire management of real estate and personal property of persons who, on account of absence, ill health or other cause, desire to be relieved of the responsibility.

Even without the strict oversight of the State, and the large financial responsibility back of us, your interests in our bank would be perfectly secure and looked after with great advantage to you.

Call or write for full particulars of the many ways in which this strong and efficient institution can help you.

One of the most important services that a trust company may render an estate is to preserve the property when debts are pressing.

There is such a thing as "collective experience." That is another strong point of our service.

In the general administration of trusts in all their details a corporation like this has the advantage of employing men who do that very business and nothing else.

An individual executor, assignee or receiver, for example, is bound to be more or less biased in many cases. It may be unconsciously, but nevertheless the bias exists.

Frequently this company has saved more than the cost of administration to estates in its charge.

Not the least point in favor of a trust company as compared with an individual in matters of trust is its absolute impartiality.

A corporate is better than an individual trustee because it never dies and it is never absent or too busy for immediate action.

Doing its work by the collective judgment and efforts of several experienced persons, this company is superior to individual human frailties of judgment and conduct, which so often result disastrously in the case of a one man trusteeship.

We write wills and preserve them in our impregnable vaults. We have the constant benefit of expert legal advice.

THIS company is authorized, under careful legal safeguards, to act as trustee under life insurance policies to invest the money and pay the income to the wife or child, until any specified time, when we pay the principal, also, as directed in the will.

ADMINISTRATION of estates left without wills; receiver or assignee of enterprises in financial difficulties; agent for persons who want to be relieved of the management of their own business and property affairs—These are a few of our services.

IN addition to the faithful and efficient performance of trust functions, this company does a general banking business, providing all the facilities and safeguards of a properly conducted bank.

THERE are many important services which trust companies are constantly called upon to perform, and for which they are peculiarly adapted.

MEN who have devoted a good part of their lives to securing a competence for their families realize that it is quite as important to preserve the results of their labors.

IN case an individual trustee dies or for any reason cannot continue to act, the appointment of a successor by the court involves delay, trouble and expense—possibly litigation.

THIS company can act alone or with the wife or some friend of the testator.

WE may be named as trustee to hold property in trust for a wayward son or to protect a daughter from a spendthrift husband.

AN escrow is a trusteeship where securities or a deed of property are placed in trust until certain conditions have been fulfilled.

IF you are planning to make your will and choose an executor or have other trust business in mind consult us to learn how well we can serve you.

EXPERIENCE is one of the greatest elements of value in the service of a trust company—not the experience of one man alone, but of many.

THE work within this institution is divided into different departments, each under the supervision of a man whose integrity and ability have been thoroughly tested.

OUR directors' collective experience works greatly to the benefit of the estates and the other interests placed in their charge. It enables us to be most economical in administration, to grasp favorable opportunities, to avoid mistakes.

OUR advice and information on investment matters is always at the disposal of our customers.

THIS company acts as executor, administrator, assignee, trustee, guardian, attorney in fact, or agent.

OUR directors are constantly in touch with the work of the institution and the officers must make frequent reports.

THE matter of supervision is an all important one as regards the work of a financial institution. The laws of the State are very strict in this particular.

THE cost of the services of an efficient corporate executor, administrator or trustee is no greater than that of an individual acting in the same capacity.

THE officers and staff of this company have had a vast amount of experience in matters of a fiduciary nature.

THE trust company has the experience, the organization, the ability back of it, and being impersonal it is impartial. It is always in its office, always attending to business and always accountable to the courts.

A CORPORATION designed and authorized expressly to perform such duties is better fitted than any individual trustee or administrator could possibly be to conduct a trust with economy and businesslike fidelity.

IT pays to employ the kind of service we render in fiduciary matters.

WE take an enthusiastic interest in getting the best possible results in every matter placed in our hands. We have no slipshod methods. System, accuracy and promptness are our watchwords.

WE always have the very latest information concerning all corporate securities actively dealt in on the New York Stock Exchange. This information is kept on a card system and is revised daily.

IT is just as safe and reasonable to bank by mail as it is to do any other kind of business through the Post Office.

WE have a steadily increasing number of banking by mail accounts and these depositors are so well pleased that they are freely recommending the plan to their neighbors and friends.

THIS is an age of specialists. The best work in every field is being done by men who specialize—do one thing so often that they learn to do it well.

A MAN may be perfectly honest and he may have had considerable experience, but he will not reach the fullest measure of business success unless in addition to honesty and experience he has ABILITY.

A CORPORATE executor like this is better than an individual because it has superior knowledge, wide experience, a complete organization for service.

WE are free from all influences which might affect an individual executor in the performance of his duties and are always to be found and always at work.

WE accept deposits subject to check; safeguard securities in our impregnable vaults; collect bonds, mortgages, interest, dividends, coupons, etc.; care for investments and handle estates.

THE only safe way is to choose as your trustee or executor a corporation like this. Its existence is perpetual, its services are always available and it invariably complies promptly with every legal requirement.

WE are constantly subject to the inspection of the State Banking authorities. We must make several full reports of condition every year and at all times are to be prepared for an official examination.

IN many cases we have been able to save estates more than the entire cost of administration just on account of our economical, business-like methods.

THE laws of the State make a bulwark of strength for the benefit of every individual or interest whose affairs are placed in our hands.

AUTHORIZED by the State, under stringent safeguards, to act as executor, administrator, trustee, receiver, assignee, agent or guardian, this company brings to such work the trained ability of men who have long specialized in this department of business.

WE have the strongest legal, physical and financial safeguards which it is possible for a customer to demand or receive.

YOU can have absolute confidence that your interests will be cared for with accuracy and fidelity in every respect and that every requirement of the law and business common sense will be complied with strictly.

A LETTER of credit is a draft issued by a bank which authorizes the holder to draw upon the issuing bank at sight to an amount not exceeding that named in the letter.

YOU can do nothing wiser than to place your interests in the hands of this experienced and thoroughly responsible trust company.

THE honesty of the officers, directors and employes of this company is beyond question. It is tried and proved and extends through every feature of our business—even beyond the legal requirements.

THIS company has large capital and a constantly increasing surplus, our investments are conservative and secure, and no sort of speculation enters into our business affairs.

FIDELITY and conservatism govern all our acts, our officers are men of proved integrity and ability, trained and experienced in the discharge of their duties, and we operate under the strictest legal safeguards.

IT is an almost unheard of thing for a *group* of men associated together to go wrong at one and the same time, especially when each one of them has behind him a long, clean record in the community.

WE invariably retain expert legal talent. This counsel is available to every estate or interest we handle, large or small.

IN investments, loans and expenditures we take no chances. This is not a one-man institution.

MILLIONS of dollars pass back and forth through the mails daily, going between banks, business houses and individuals, and, when the safeguards provided are used, not a cent is ever lost.

ON account of its stability, organization and collective character, ability and experience, this trust company acts with greater wisdom, economy and efficiency than any individual possibly could.

THIS company exercises caution, foresight and good judgment in all of the various departments of its business.

IF you decide to put money into a new enterprise, provided other capital can be interested, or if an option can be secured, use us as agent to hold the money until every condition is satisfied. You can make the investment and at the same time keep it safely in your own control.

THIS is only one of a score of ways in which a modern trust company like this can help you. We will be very glad to give you further information.

IN the case of an individual trustee, one man, possibly inexperienced, must supervise all the details of the trust, whereas in an institution like this the work is divided up among specialists and trusts are looked after or estates handled with the greatest possible economy of time and money.

EXPERIENCE has shown that a reliable corporation like this company as assignee is likely to turn over a much larger percentage to creditors than an individual would, no matter how honest and well meaning he might be.

AT this institution action is taken in every important case as the result of the collective judgment of several experts.

THE security of funds deposited in this institution is assured. Every possible safeguard—physical, legal, financial and human—is thrown around deposits and every feature of the operation of our business.

IN a certificate of deposit investment you do not have to bother about taxes, rents, insurance, depreciation of property, default of interest, foreclosure proceedings and the hundred and one other things that cause you loss of time and money when you invest in real estate or mortgages, for instance.

THE mutual interests of this institution and its customers are protected by the co-operation of officers, directors and employes, who are at once a check and a help to each other.

ONE of the great elements of strength in a corporation like this lies in the fact that the "collective integrity" of its board of directors provides a system of checks and balances which make anything but the strictest honesty an impossibility.

To most business men there come times of uncertainty—days when they are not quite sure which way to turn or what step to take. It is at such times that the help of a good bank is most appreciated.

THE individual executor may be inexperienced; he may prove incompetent or dishonest; he may be burdened with other duties; he may be absent when his presence is most needed; he may meet with an accident, become ill or mentally unbalanced; he will surely die, possibly soon.

IN investments, loans, expenditures we take no chances. Our important steps are taken only as the result of careful deliberation on the part of as sound, sane and conservative a board of directors as is to be found anywhere.

ALTHOUGH an individual trustee is required to give bond, the maker of the bond may die or become financially irresponsible.

THE combined experience of specialists gives this company a vast amount of efficiency in the handling of all matters of trust.

THE united ability and experience of such a group of men as the officers and directors of this company is at your disposal when you entrust any of your interests to our care.

ERRORS of judgment are not at all likely to occur when any course is taken as the result of the combined discretion of a large number of experienced men of recognized standing in financial and commercial circles.

BESIDES having the brains, experience, integrity and financial responsibility fitting us for the performance of the work entrusted to us, this company uses the most scientific methods of accounting and the best equipment for the quick and accurate handling of business.

GOVERNMENT bonds are safe, but they pay only about 2 per cent. The certificate of deposit of this company is as safe as a government security and pays a third more interest.

SEND us your name and address on a postal card and we will give you interesting details concerning this safe, convenient and profitable plan of banking by mail.

YOUR money invested in the certificates of deposit of this company is secure in the protection afforded by large financial responsibility, the strictest State examination and regulation, and the management of an able, experienced and upright board of directors.

REMEMBER, the strength of this company is five-fold—unquestioned integrity, proved ability, extensive and successful experience, ample resources and legal safeguards.

THE trust company is a more flexible institution than a bank because it has agency and trustee powers which National, State and savings banks lack.

AN individual is subject to every human misfortune, and your interests in his charge are imperiled accordingly.

NOT a few individuals and business houses in this community can thank us for timely aid and counsel.

THIS trust company can provide you with letters of credit, made payable to yourself and available everywhere.

A LETTER of credit is one of the greatest conveniences for the traveler abroad.

IN banking with this institution you enjoy absolutely confidential business relations. Our clerks have been so carefully trained that you can be sure of this.

ONE of the best recommendations for a trust company as administrator is that when a trained, efficient organization like that of this company handles an estate the records required by the court are sure to be full, exact and definite.

AVOID risks by committing your trust to this strong company, which is legally empowered to act as trustee, is surrounded by every possible safeguard, has had wide and successful experience, and WHOSE LIFE IS PERPETUAL.

IT costs you nothing to get full information concerning this company and its plan to handle accounts by mail, but it may mean a great deal to you to have this information at hand.

WHERE an estate is controlled by a corporation like the trust company the greatest advantage may be gained from the fact that this company is in a position to make temporary cash advances and avoid sacrifices on the part of the estate.

IT is sometimes more profitable to deposit money here and let it draw interest on a certificate of deposit than to buy a mortgage because the delay in making mortgage loans and the consequent loss of interest, time and effort, lessens the earning capacity of such investments.

AMONG the factors of strength back of our certificates of deposit are these: Resources largely in A No. 1 real estate mortgages. Strict State supervision, and the management of directors and officers who are men of probity, ability and experience.

A FULLY equipped trust company has superior facilities for finding investments, for judging of their value, for keeping constantly advised as to changes that affect them, for maintaining custody of them, and, for disposing of them.

BANKS and trust companies throughout the United States are now carrying many thousands of banking by mail accounts, the total amount of which is up in the millions.

FEW individuals who are available have wide experience in the handling of estates or the investment of funds.

SKILL, talent, experience—these all have a very important bearing as applied to the service of a trust company. The right kind of ability for the work of an executor or administrator may mean a difference of many thousands of dollars to an estate.

IN the past year this trust company has earned for beneficiaries on all investments made by us an average of — per cent. above taxes, commissions and all legal expenses.

THIS company is the best executor and trustee, either individual or corporate, that could be selected. Whatever a man may think about speculating with his own funds, he does not wish any speculation in the management of his estate.

Good mortgages are what every conservative person should wish his trustees to put his money into, and that is what this company does with the trust funds in its keeping.

With a checking account in this institution you have such advantages as these:

Your payments are systematized.

Loss of money by theft or carelessness is prevented.

You always have the right change.

Each check shows date, amount and payee.

In short, paying by check you have the satisfaction of using a modern business method.

Checks are clean, convenient and safe. By using them you have the free assistance of the bank in your bookkeeping.

Merchants prefer to have their customers pay with checks.

Moreover, it adds to your business prestige and social standing to settle accounts with checks drawn on a STRONG trust company like this.

Among the duties of an executor or administrator are:

To secure the assets of the decedent and to preserve them for the benefit of the heirs.

To protect and pay creditors and to distribute the property as the will directs or as the law provides.

Thus the administrator or executor is both the representative of the deceased and the agent for the living—a position of the most sacred trust and confidence.

A trust company is best fitted to perform such duties with intelligence, economy and fidelity because it is absolutely unbiased by any personal considerations and does its work with the combined training, ability and honesty of a number of men of proven character and successful business experience and is surrounded by the strongest legal safeguards.

As an agent this company can—

Invest money for other persons and corporations.

Manage their property, real and personal.

Collect income and interest, pay taxes or other obligations.

Manage estates, collect rents, insure property, draw deeds.

Take charge of mortgages, or other investments.

Collect dividends, coupons, notes, bonds or other obligations.

Execute all escrow agreements.

As guardian this company may—

Care for the estate of a minor or an incapacitated person.

Act as trustee, agent or attorney.

Act as receiver, assignee, advisor.

Our business is handled confidentially. We divulge no information except to those entitled to it.

Our ability, experience and organization enable us to handle all matters with the maximum of efficiency and the minimum of expense.

Some other points worthy of consideration are the following:

Personnel of management; capital, surplus and reserve; directors that direct; carefulness in loans and investments; State supervision; registry of bonds and stocks; transfer and fiscal agent; personal supervision by officers; investment department, bonds, etc., for trust funds; handling real estate, paying and collecting rent; paying taxes, insurance, etc.

Auditing and regular examinations; employes handling securities are bonded; modern and complete office equipment; free advice of officers; making and carrying out provisions of wills; promptness, fidelity, courtesy; collections on all points promptly and cheaply made; quality of assets, doubtful paper charged off; interest on time deposits and checking accounts; executor, administrator, trustee, guardian, assignee, receiver; interest on daily balances.

TRUSTEE under mortgage securing bonds; making loans to depositors; banking by mail; handling conservative and meritorious construction enterprises.

AGENT and attorney in fact of inexperienced persons and of benevolent and religious institutions and orders; agent and attorney for non-residents; depository for fiduciary officers; liberality, accuracy, stability; comparative statement of growth of institution; send for free booklet giving information to the public; legal depositary for trust funds; discounting business notes; safe deposit department; making audits for corporations, municipalities, institutions and individuals.

As much attention to small as to large accounts; trust funds kept separate; guaranteeing real estate titles; handling fraternal and secret society finances; total amount of interest paid in history of company; trust company does not die, go insane or otherwise become incapacitated; other advantages of corporation over an individual; large reserve in cash on hand and in banks; clearing-house arrangements; detailed report to banking department; inquiries about assets, management and policy welcome; company independent of control of any single interest.

DEPOSITORY for State, city, court and trust funds; tell all about checks; tell about physical safety (from fire, burglary, etc.); property in escrow; let us be your bookkeeper; women's department; checking accounts for women (convenience, safety, etc.); distributing incomes; investing trust funds for widows and orphans; interested in welfare of customers; convenience of location and facilities in banking quarters; correspondent banks and collection facilities; facts about industries and geographical advantages of community.

CHAPTER IV

Safe Deposit Advertising

YOU should keep your will in a safe deposit vault.

YOU should keep your fire insurance policy where you can get it "after the fire."

YOU should keep the deed to your property in our vault.

YOU should keep your life insurance policy where your family can get it if you die.

YOU should have a place of safe storage for your jewelry or valuable heirlooms.

IF you own a bond you should keep it in a safe deposit vault where it is safe.

YOU should store your silverware in our storage vault when you go away from home.

IF you have an abstract of title, or in fact any valuable papers, you should insure them against loss by renting a safe deposit box.

PROTECTION is not expensive; it amounts to an investment that is continually paying for itself—the peace of mind—the sense of security—that comes from having one's valuable papers lodged in a fire and burglar proof vault is worth many times the cost of a safe deposit box.

IF your valuable papers and other precious belongings are worth a few cents a day to you there should not be a moment's hesitation in placing them in a burglar and fireproof vault.

A VAULT in our Safe Deposit Department can be rented for as little as $— a year. It might be worth $5,000 to you some day.

CARELESSNESS causes an aggregate of loss in the course of a year fully as large as that due to dishonesty.

SAFETY deposit is the cheapest and best insurance for valuables.

KEEP your important papers and gems and jewelry not often used in a safe deposit box where they will not only be secure from loss by carelessness but also from dishonesty or the destructive elements of nature.

YOU will be greatly interested in seeing the massive construction of our vault, the ingenious and faultless locks of the vault itself and the individual boxes, and all the arrangements for the comfort and convenience of users.

AT this vacation season, when so many people are going away from home, the matter of the safety of valuables is one of vital importance.

THE safe deposit vault is the community strong box. In our vault are private boxes for the safekeeping of papers and other valuables of small size. For valuables of a bulkier nature there is a large storage space.

THE rental charges for private boxes and for storage space are reasonable, out of all proportion in fact, to the great amount of protection afforded and the peace of mind insured by the use of these facilities.

THE strongest materials and the most scientific skill have gone into the making of our fortress-like vault, which is proof alike against any assault that evil-intentioned men or the forces of nature could make against it.

NOBODY but you or somebody authorized by you can obtain access to your papers or other valuables stored in one of the private safes or boxes in our strong vault.

FOR a merely nominal sum you can have the use of security which costs a large sum to provide.

IT would be sheer folly to go away on a vacation trip and shut up silverware and other valuables in your house.

FOR almost nothing—less than a cent a day—you can rent absolute security for your portable valuables in our safe deposit vault. Why take risks?

THE co-operation of a large number of private box-users makes possible this great vault, which is absolutely fire and burglar proof.

NEITHER fire nor burglary insurance can compensate you for the loss of things you value for other considerations than their intrinsic worth. These are the things for which the safe deposit vault is the best insurance.

THE small rental charge for a box in our great safe deposit vault is little enough to pay for absolute peace of mind in regard to the safety of your important papers and other valuables.

NEITHER your home nor your office is the proper place for a will, deeds, marriage certificate, mortgages, bonds, stock, life insurance policies and many other essentially personal valuables. Put them into safe deposit.

WHEN you go away from home your valuables ought to be put where they are absolutely safe, and your private papers ought to be where they are shielded from prying eyes.

THE vacation period is the time of all times when you should consider the wisdom of using a safe deposit box.

YOU need a safe deposit box all the year round, but especially during this vacation time. Come and see how little it costs to have absolute protection in our safe deposit vault.

KEEP your insurance policies where they will be secure. Insurance companies have considerable trouble through carelessness of policy-holders in keeping their policies in insecure places where they are liable to be destroyed by fire, lost or misplaced.

BETTER be safe than sorry. An ordinary safe at your home or in your office is a standing invitation to the house-breaker.

WITH your valuables in a safe deposit box you can have peace of mind about their safety.

Loss is out of the question when your valuables are in a safe deposit box in this bank's strong vault.

WHETHER you feel the immediate need of a safe deposit box or not, come in anyway, as we will be pleased to show you the vault and explain the features of its great strength.

SAFETY, convenience, economy—these are the strong points of advantage to be derived from the use of a private safe in our massive safe deposit vault.

OUR vault is one of the largest and strongest possible. It is of the most modern type and construction. Built of the hardest and thickest steel, it is drill-proof, air and water tight, fire and burglar proof and is guarded day and night.

ONE great advantage of the safe deposit vault is that in keeping your valuable papers right here in the heart of the city you obviate the trouble and risk of carrying them or caring for them in your home or office.

ANOTHER great benefit of the use of safe deposit vaults is that when your valuables are thus safely locked up you have a sense of security, a peace of mind. This is worth a great deal to you.

SURELY this is a small price to pay for peace of mind and actual protection of your important papers and other valuables.

VASTLY better protection to valuables is afforded by the massive safe deposit vault of this bank than practically any private individual could afford to have exclusively for his own use.

WHEN for such a small amount—an infinitesimal fraction of the property protected—you can have perfect protection, why do you run any risks?

A SAFE deposit box in our vault is the best place for you to keep securely valuable papers, jewels and other things of that nature.

BESIDES the actual protection of your valuables there is another strong argument for a safe deposit box, and it is the freedom from worry, the peace of mind which will be yours.

IT is the sheerest folly to allow bonds, stock certificates, mortgages, deeds, cash, jewels, or other valuables to remain a moment unprotected from loss by fire, thieves or carelessness when for an extremely small expenditure you can insure their safety absolutely.

YOU can rent a safe deposit box in our impregnable, fire, burglar, mob-proof vault for as little as $5 a year.

WE have a thoroughly burglar proof and fireproof vault, where safe deposit boxes or private safes can be rented at a low rate.

WITH a large number of individuals co-operating, the safe deposit vault of this bank is made possible—a place of perfect security at moderate cost.

MANY details of safety make our vault one of the most secure places in this part of the State.

OUR great vault provides a place of perfect security and renders the care and anxiety of watching and guarding valuables unnecessary.

CAN you afford to take chances on the safety of your valuable papers when you can have absolute safety for them in our safe deposit vault for only $5 a year?

IF you lose an insurance policy it will cost you considerable trouble and expense to get a duplicate.

IN a safe deposit vault like ours your policy will be preserved intact and you will never have to go to the expense of advertising a lost policy or executing a bond in double the amount of the face of the policy before getting a duplicate issued.

IN regard to thieves and burglars there is no doubt at all that a safe deposit box is the cheapest insurance in the world.

DON'T keep money or valuables around your house, office, or on your person. It's dangerous. Rent a box in our Gibraltar-like vault for the safe keeping of your valuables.

WHAT might the loss of one of those papers means to you and how little it costs to prevent the possibility of loss!

WHEN such security as our wonderful vault affords can be had so cheaply is it not the height of folly to take chances and carry your own risk?

THE safe deposit vault has been aptly called "the community strong box."

THIS vault is made of several layers of the hardest kind of steel. It is put together by a process which makes it impervious to any attack that could be made upon it. The locks are perfect.

YOU can have absolute safety for your important papers and other valuables for less than a cent a day.

YOU will be interested in seeing what massive construction and great ingenuity have done to create an absolutely safe place for valuables.

THE convenience of having your securities, mortgages, bankbooks, insurance policies and other valuable papers right here in the business heart of the city is one of the greatest advantages of using our safe deposit vault.

WITH a safe deposit box you need never worry about the security of your valuables.

VISIT our vault. We will be glad to show you the details whether you have any immediate use for a box or not. Come anyway and see what a lot of security you can get for $5 a year.

IT is impossible for a private individual to have a safe deposit vault as secure and complete as that of this bank for the simple reason that that vault cost more than the average individual's entire property is worth.

YOU avoid the necessity of carrying important papers to and from your residence and do away with the possibility of loss by carelessness, fire or theft.

IT takes two keys to open a box in our safe deposit vault. One is the master key, which we retain. It only half unlocks the boxes. The other is held by the renter of the box, and cannot operate the lock until our key has been used.

IT means something to you to be entirely free from anxiety about the safety of your property. It is worth a good deal to be able to dismiss from your mind all worry about the security of your important papers and other precious things.

THE actual protection of your valuables—the guarding of them from loss or destruction—is not the only benefit you enjoy when you use a safe deposit box in our Gibraltar-like vaults.

RENTAL price is from $5 to $15 a year according to the size of the box. Come in and let us show you the vault. It is an interesting sight and you will be welcome, whether you rent a box or not.

WHY not insure both the safety of your belongings and your own peace of mind by renting a box in our safe deposit and storage vaults—one of the strongest in this part of the State?

OUR vault is in a comparatively low building so that in case of a fire there would be no skyscraper to topple down on it and prevent your getting at your valuables quickly.

AMONG the articles we can guard for you in our great safe deposit vault are these:

FOR individuals—Court decrees; jewelry; old coins; deeds; mortgages; trust deeds; receipts; cancelled checks and notes; heirlooms; fire insurance policies; life insurance policies; accident insurance policies; memorandum books; diaries; household inventories; contracts; rare books; deposit books; notes; wills; sketches; drawings; blue prints; stocks; bonds; leases; abstracts; photographs; pension papers; naturalization papers.

FOR merchants—Mortgages; contracts; paid invoices; cancelled checks and notes; fire insurance policies; inventories; cash books; ledgers; notes; stocks; bonds; leases; partnership agreements.

FOR lodges—Rituals; charter; seal; bonds; stocks; notes; record books; receipts; fire insurance policies; leases.

MAY be placed in storage—furs; jewelry; silver; rare china; cut glass; costly laces and silks; paraphernalia; rare paintings.

CHAPTER V

Investment Advertising

IT is the lesson of experience to realize that the more you eliminate chance from your investments the better off you will be in the long run.

OUR mortgages are a splendid example of a conservative investment. From them you get not only a good return on your money, but what is more important, absolute safety.

YOUR peace of mind is to a great extent dependent upon the safety of your capital.

ANY TIME you have money is the time to buy our mortgages.

THERE is no class of investors which would not find it beneficial to have at least some money in our mortgages.

Do not gain experience at the cost of a depleted capital. If you buy our mortgages you eliminate the consequences of mistakes or changing conditions in connection with your investments.

SOME people can afford to speculate just as they can afford a yacht or an opera box. Speculation is a luxury. Is it one you can afford?

PUT at least some of your money in our mortgages and know the comfort of an investment from which risk is eliminated.

OUR mortgages would be a good investment for your money or for trust funds in your care.

OUR mortgages make investing an exact science as far as you are concerned.

THERE is one sure way to make money and that is to save your income. It does not help much, however, if you save your income and lose your principal. You can be sure of both principal and income if you invest in good mortgages.

IT is true generally that the greatest financial risks are taken by those who can least afford a loss.

Our mortgages are beyond the reach of disturbing influences. Their principal is absolutely safe and the income—paid on the day due—is higher than any other tax free, gilt-edge security. They are investments you can safely make and recommend to your friends.

Follow the example of successful financiers and invest at least some of your money where it is absolutely safe.

Don't forget that a large return for a short time, spent as it comes in, is a poor consolation when the principal is beyond recall.

The more you have invested in our mortgages the more you can be sure is safe and the income will be larger than from any other investment equally safe.

If you advise the purchase of our mortgages there is no possibility that you will have to apologize for your advice. There can be no loss of principal and the income is paid the day it is due.

How often have you wished to get out of some investment without a loss? There is no speculation in our mortgages. You always get what you expect.

Those who wish to use *your* money for *their* speculation will promise nearly everything you demand.

Don't buy anything that promises you more than a fair and reasonable return. Be suspicious of investments which promise too much.

Make your money work for you, but do not set it a dangerous task. Do not try to make it bring more than it can *earn*, for then you are putting it in such peril that it may be lost. Neither let it be idle because being unemployed it will waste away.

There is no end of investments that you ought to make. You can find out what they are, at your expense, by trying them one at a time. Your final decision will be to let speculation alone.

If you make an unfortunate investment you have bought experience, and it has cost the amount of your loss.

If you make investments only occasionally you cannot afford to make mistakes as one unfortunate experience may cause the loss of a large proportion of your capital.

Are you one of those people who will have to die at the "right time" so that your family will not be left in poverty? In other words, are you taking such risks with your money that your experience and management are necessary to keep it safe?

If you own good mortgages and tell your family about them you may be doing that which will keep them from want after you are gone. They are safe investments for you and will be safe for them.

When you choose investments you undoubtedly have in mind that your experience and management add to their safety. But if something happened to you would they be safe investments under the management of your wife?

Many people buy our mortgages because as they put it they "can no longer afford to take chances." They had their lesson—what is more—profited by it.

No responsibility is required to make a promise, but sometimes considerable responsibility is required to fulfill one.

Have you not made investments that seemed attractive at first, but did not turn out as well as you expected? Every time you buy a good first mortgage you protect yourself against just such disappointments, usually another name for losses.

In good times and bad our mortgages appeal to such investors as deem the safety of principal of supreme importance.

We specialize in bonds of the highest grade, suitable for National, State and savings banks, estates and individuals.

With the opening of the New Year you usually consider most carefully how to invest your surplus money. It is hard to find a small investment that will pay a good rate of interest and yet be safe.

Through our experience and careful investigation by experts we are able to offer you the service that is needed by every investor, and are at all times glad to furnish investors with any information they may desire.

Our mortgage certificates are mortgages in safety and bonds in convenience. They are the latest development in mortgage lending.

If you have funds to invest at once, or if you wish to lay aside a few dollars each year to create definite capital for a certain time, let us tell you about our bonds, and the business upon which they are based.

There may be safe investments that pay more than 5 per cent., but it means a good deal to you to have your money earn as much as that without causing you any care or worry.

This tremendous, resistless advance in values supplies at once the two essentials of the ideal investment—sound security and demonstrated earning power.

We act as the purchaser's representative and secure for him those investment securities best suited to his particular needs.

These securities combine the attractive investment features of dependable security—substantial income—marketability—scientific distribution of funds—and the maximum of convenience.

The wise investment of money is not simply a question of safety; nor, on the other hand, is it merely a matter of income. It is in reality a combination of the two.

Our service is more than just simply buying and selling bonds. We rigidly investigate every bond issue that we buy, in order to assure ourselves of the safety of the security that we offer to you.

Which counts most—The comfort of knowing that your funds are safely and wisely invested, or the anxiety of hazarding the savings of years in the futile search of a short cut to fortune?

Every bond we offer for sale has been purchased outright by us. Every bond we own has withstood the most exacting reliability tests that our organization of specialists knows how to apply.

Why lose income by your delay in purchase of securities? If undecided why not get the opinion of those whose business it is to know about securities?

We have at all times investment bonds of the soundest type. It will pay you well to investigate our standing and then become acquainted with us personally.

This is a conservative and safe investment you should be familiar with now.

Our bond offerings are of unquestionable quality and the yields afforded are as high as can be had without risk.

If you have money to invest—no matter how large or small may be the amount—and feel the need of prudent advice, we shall be glad to give you the benefit of our experience in the investment banking business.

What you do with your surplus is no less important than the accumulating of it. Wrongly invested, it may be of more harm than benefit to you.

Conservative investors realize the necessity of investing only in securities recommended by reliable and experienced banking firms.

No purchaser has ever lost a dollar of principal or interest on a mortgage purchased of us.

The actual cash investment in the property back of this investment is nearly two and a half times the outstanding bonds.

Solid security, substantial income, marketability, diversity and convenient form—a model investment.

Investors lose interest waiting to find a mortgage that exactly suits in amount and location—also while the title is being searched.

In making investments not only the tangible property and the earnings of the companies behind bond issues must be considered, but the future growth of the territory in which these companies operate, must be assured.

While safety should be the fundamental consideration, it can be carried to such an extreme as to unnecessarily limit the earning power of the invested capital.

Just now the shareholders in many corporations are worried about their future dividends and anxious over the great declines in the quoted values of their stocks. But bondholders are as serene as ever. Their holdings have fallen but little in price and the coupons are being paid like clockwork.

In the purchase of bonds for investment it is essential that the investor either look very carefully into the security of the bond or rely on the judgment and reputation of the banking house making such an offering.

WHEN you are ready to be free from the anxiety of stocks and variable dividends let us hear from you. We will tell you about bonds that are safe and interest that is certain.

No difference how much you may have to invest—first, be assured that your funds are permanently safe.

A GOOD many investors overlook the importance of the service which a careful and conservative investment organization is able to render them.

THE holder of a bond is protected by an absolute lien on permanent assets worth much more than the amount of the loan.

THE one huge fortune-builder that dwarfs all other sources of wealth is real estate.

NEXT to Federal, State and Municipal securities, which yield a low income and are limited in amount, the bonds of corporations supplying public necessities afford the safest investments.

THE certainty of a moderate, but sure, income is much better than the possibility of greater returns with the probability of loss of the entire principal.

PRINCIPAL and interest thoroughly secured by best class of improved, income-producing real estate. Tax exempt in this State.

IF you have $100, or $1,000, or more, it is imperative to find for it the best possible employment consistent with safety. If you desire to create capital from surplus income you must invest systematically and safely.

IF you have only a modest fund, by all means be satisfied with the safety of a good, strong mortgage or bond, which is certain at all times to be worth its original cost to you.

FAR too many people, for the sake of one or two per cent. of interest more than is commensurate with safety, place their entire principal at hazard.

WE investigate minutely and buy outright the bonds we offer. We can, therefore, honestly recommend them to you.

So many investors hold seasoned railroad bonds that a broad market has been established, assuring a ready sale at any time.

WE believe that our bonds are as marketable as the average listed issue. Under normal conditions, we have always been able to furnish our clients a satisfactory market for our securities.

IT is always wise to purchase through responsible dealers who have proper facilities for expert investigation, successful experience upon which to base their judgment, and a reputation to maintain for reliable recommendations.

A GOOD bond is the safest form of investment and is absolutely non-speculative.

THERE are securities which sell at prices much above their real value because everybody knows them to be good and investors who do not want to take the trouble to investigate are willing to pay extra for them.

IT is better to go to experienced investment brokers and get advice. You can make more and still be perfectly safe.

OWNING a bond, you own actual property. For convenience a trustee holds the title, but it is held for you. The corporation issuing the bond must pay the interest and repay the principal, or the mortgage guaranteeing the bond is foreclosed and the property passes to the bondholder.

IN choosing bonds you need the advice of experts. Our knowledge and experience along this line are at your command.

WE have some very good bond offerings at present.

WELL chosen bonds are secured by property guaranteeing your investment, dollar for dollar, and interest beside.

EVERY wise investor will place at least a portion of his surplus in a safe, non-speculative investment of this character.

TRUSTEES, guardians, executors, administrators—those having charge of trust funds, have special reason to exercise the utmost discretion in choosing investments.

AN important thing to be considered in choosing an investment is the readiness with which you can get back your principal when you want it. There are times when you need ready cash. Indeed, to have all your funds "slow assets" might mean disaster some times.

A WISE choice of investments cannot usually be made entirely upon your own judgment. When it comes to placing out your own money or funds left in your charge to earn an income, it pays to get the best advice.

A SINGLE poor investment may cause you more loss than you gain by a dozen good ones.

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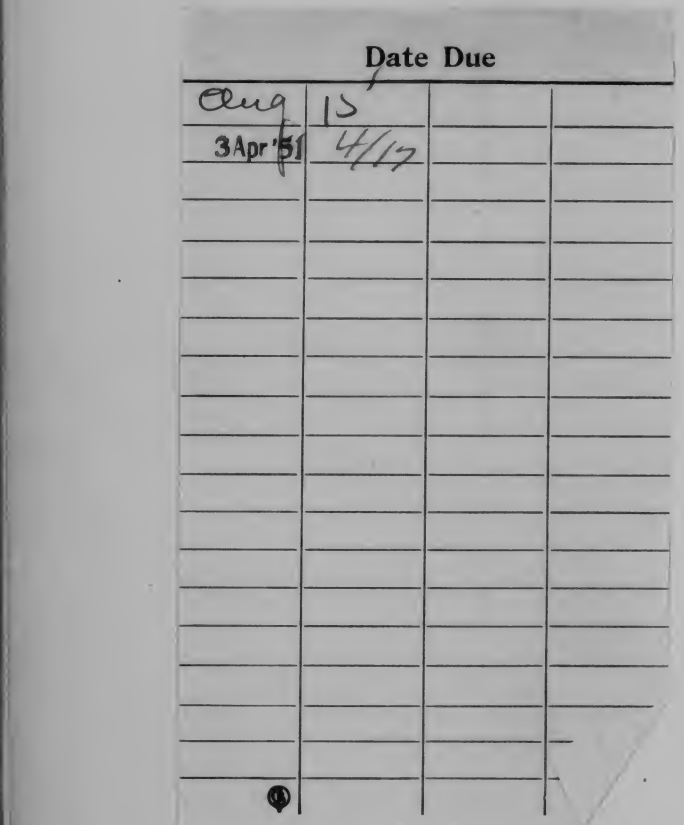

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